

39474

**DRAFT**

**REGIONAL CHAIRMAN'S TASK FORCE  
ON AFFORDABLE HOUSING**

**DRAFT Report  
(Version #3)**

**March 21, 1991**

**Regional Municipality of Hamilton Wentworth**



# REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

## DRAFT REPORT (VERSION 3)

### TABLE OF CONTENTS

#### INTRODUCTION

|                                                                                |   |
|--------------------------------------------------------------------------------|---|
| THE CREATION OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING       | 1 |
| MEMBERS OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING            | 3 |
| GUIDING PRINCIPLES OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING | 6 |
| ABOUT THE RECOMMENDATIONS                                                      | 7 |

#### PART A: RECOMMENDATIONS FOR A NEW REGIONAL STRATEGY

|     |                                                                                                                 |    |
|-----|-----------------------------------------------------------------------------------------------------------------|----|
| 1.0 | SETTING THE POLICY ENVIRONMENT:<br>TARGETS AND OBJECTIVES                                                       | 10 |
|     | Variety and Mix                                                                                                 | 10 |
|     | The Definition and Identification of<br>Affordable, Assisted and Special Needs<br>Housing in Hamilton-Wentworth | 13 |
|     | Commitment to Community Involvement                                                                             | 13 |
| 2.0 | SETTING THE REGULATORY ENVIRONMENT:<br>MODIFICATIONS TO REGIONAL AND AREA MUNICIPAL<br>STANDARDS AND PROCESS    | 16 |
|     | Changes to Zoning                                                                                               | 16 |

|            |                                                                                                              |    |
|------------|--------------------------------------------------------------------------------------------------------------|----|
|            | Changes Related to the Rental Housing Protection Act                                                         | 19 |
|            | Clarifying and Streamlining the Regulatory Process                                                           | 21 |
|            | Providing More Background Information and Records                                                            | 23 |
| <b>3.0</b> | <b>OFFERING DIRECT ASSISTANCE: COMMUNITY DEVELOPMENT AND INFORMATION AND FACILITATIVE/TECHNICAL SERVICES</b> | 24 |
|            | Community Development                                                                                        | 24 |
|            | Public Information Service                                                                                   | 31 |
|            | Facilitative/Technical Services                                                                              | 33 |
| <b>4.0</b> | <b>FOCUSING: INITIATIVES TO GENERATE IDEAS ON AFFORDABLE HOUSING</b>                                         | 36 |
|            | Method One: Grass Roots Marathon Think Tank ("CHARETTE") on Affordable Housing                               | 36 |
|            | Method Two: Demonstration Projects                                                                           | 38 |
|            | Method Three: Awards Committee                                                                               | 39 |
|            | Method Four: Information Collection and Dissemination                                                        | 40 |
| <b>5.0</b> | <b>READY TO BUILD: ENABLING AND ENSURING THE CONSTRUCTION OF AFFORDABLE HOUSING</b>                          | 41 |
|            | Non-Profit and Cooperative Sector                                                                            | 41 |
|            | i. Direct Funding                                                                                            | 41 |
|            | ii. Assistance in Land Identification                                                                        | 42 |
|            | iii. Assistance in Land Acquisition                                                                          | 44 |
|            | The Private Sector                                                                                           | 47 |
|            | i. Use of Incentives and Disincentives                                                                       | 47 |
|            | ii. 25% Affordable Housing in New Developments                                                               | 49 |

|                                                                           |                                                                                                                  |    |
|---------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|----|
|                                                                           | Assistance to Both Non-Profit/Cooperative<br>and Private Sectors                                                 | 50 |
| 6.0                                                                       | A RECOMMENDED VEHICLE FOR REGIONAL INVOLVEMENT<br>IN HOUSING: A REGIONAL HOUSING COMMISSION                      | 52 |
| <b>PART B: RECOMMENDATIONS FOR PROVINCIAL AND<br/>FEDERAL INITIATIVES</b> |                                                                                                                  | 55 |
| 7.0                                                                       | <b>SETTING THE POLICY ENVIRONMENT:<br/>TARGETS AND OBJECTIVES</b>                                                | 56 |
|                                                                           | The Definition and Identification of<br>Affordable, Assisted and Special Needs<br>Housing                        | 49 |
| 8.0                                                                       | <b>SETTING THE REGULATORY ENVIRONMENT:<br/>MODIFICATIONS TO STANDARDS AND PROCESS</b>                            | 57 |
|                                                                           | Changes to Building and Other Codes                                                                              | 57 |
|                                                                           | Changes Related to the Rental Housing<br>Protection Act                                                          | 58 |
|                                                                           | Clarifying and Streamlining the<br>Regulatory Process                                                            | 59 |
| 9.0                                                                       | <b>OFFERING ASSISTANCE: COMMUNITY DEVELOPMENT<br/>AND INFORMATION AND FACILITATIVE/TECHNICAL<br/>SERVICES</b>    | 60 |
|                                                                           | Community Development                                                                                            | 60 |
|                                                                           | i. Assistance for Neighbourhood<br>Revitalization: The Rehabilitation<br>and Protection of the Existing<br>Stock | 61 |
|                                                                           | Facilitative/Technical Services                                                                                  | 64 |
| 10.0                                                                      | <b>FOCUSING: INITIATIVES TO GENERATE IDEAS<br/>ON AFFORDABLE HOUSING</b>                                         | 66 |
|                                                                           | Method One: Grass Roots Marathon Think<br>Tank ("Charette") on Affordable Housing                                | 66 |
|                                                                           | Method Two: Demonstration Projects                                                                               | 66 |

|             |                                                                                                       |           |
|-------------|-------------------------------------------------------------------------------------------------------|-----------|
| <b>11.0</b> | <b>READY TO BUILD: ENABLING AND ENSURING<br/>THE CONSTRUCTION OF AFFORDABLE HOUSING</b>               | <b>67</b> |
|             | <b>A General Recommendation</b>                                                                       | <b>67</b> |
|             | <b>Non-Profit and Cooperative Sector</b>                                                              | <b>68</b> |
|             | i. Direct and Other Financial Means<br>to Promote/Enable the Construction<br>of Affordable Housing    | 68        |
|             | ii. Assistance in Land Acquisition                                                                    | 72        |
|             | <b>Private Sector</b>                                                                                 | <b>72</b> |
|             | i. Incentives and Disincentives                                                                       | 72        |
|             | ii. 25% Affordable Housing in New<br>Developments                                                     | 76        |
|             | <b>REFERENCES</b>                                                                                     | <b>77</b> |
|             | <b>APPENDICES</b>                                                                                     |           |
|             | <b>A: TERMS OF REFERENCE FOR THE REGIONAL<br/>        CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING</b> | <b>84</b> |
|             | <b>B: NON CONSENSUS ITEMS</b>                                                                         | <b>88</b> |
|             | <b>INDEX OF SUBJECT AREAS TREATED IN THE REPORT</b>                                                   | <b>90</b> |

## INTRODUCTION

### THE CREATION OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

The Regional Chairman's Task Force on Affordable Housing (hereafter referred to as 'the Task Force') was established in September 1989 as a vehicle for providing community input to the Chairman and Regional Council on ways to address the growing problem of affordable housing in Hamilton-Wentworth. The Task Force is a community-based group, representing a wide spectrum of interests and perspectives, designed to respond to the equally wide spectrum of affordable housing issues in Hamilton-Wentworth. The original Terms of Reference for the Task Force are outlined in Appendix A.

The Task Force was established on the premise that the supply of a full range of housing is essential for Hamilton-Wentworth's economic and social well-being and that a Regional response to this situation is essential. A sufficient supply of housing which is affordable, accessible and appropriate is necessary to meet existing and future demands and to attract a population base to support future economic growth.

To date, the Region has had limited involvement in ensuring that housing is available to meet the full range of needs in the community. Efforts have been directed primarily towards guaranteeing the efficient operation of housing development. The major roles currently undertaken by the Region are:

- o designating land for future urban residential growth;
- o the provision of Regional services to ensure orderly development;
- o administration of the subdivision and condominium approval process;
- o monitoring the housing market and establishing targets for production; and
- o provision of financial assistance to low income households in need.

The recommendations in this Report will define what the Task Force feels the new Regional role should be to address the particular affordable housing needs in Hamilton-Wentworth, how the Area Municipalities may participate in this effort, and what Provincial and Federal initiatives go hand in hand with a new and more active Regional approach to affordable housing.

The recommendations also reflect the efforts of the Task Force to respond to the information in the recent Housing Statement Update 1990 produced by the Region, to the 1990 Provincial Policy Statement entitled "Land Use Planning for Housing", and to rising global concerns over housing as a fundamental necessity for health and well-being.

In response to all these factors, the strategy developed by the Task Force in this Report is fundamentally community-based and locally driven. In other words, considering all the reasons for addressing the issue of affordable housing, the Task Force finds its most persuasive response in a

"made in Hamilton-Wentworth" solution. Importantly, the Task Force suggests this is the first and most appropriate step to formulating an answer that does recognize the whole range of concerns, both local and beyond. "Global thinking" must begin at home. It must begin with concrete, not abstract, responses to the very real problem of affordable housing. It is this task that the Task Force sets out to accomplish in the pages of this Report.

# **MEMBERS OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING**

- Mr. Don Granger**      Task Force Chairperson, Regional Councillor for Town of Flamborough,  
Deputy Mayor of Flamborough
  
- Mr. Alan Adams**      Past Executive Director, Mission Services of Hamilton Inc.  
Free Lance Evangelist.
  
- Mr. Bill Bain**      Chief Administrative Office, Hamilton East Community Services, the  
Kiwanis Development Corporation providing non-profit housing and other  
community services.  
Board Member of the United Way of Burlington and Hamilton-Wentworth  
and other community agencies.
  
- Mr. Tony Battaglia**      President, Hamilton & District Home Builders' Association, representing the  
local home building industry.  
President, West Park Development, a private company developing  
approximately fifty homes annually in Hamilton.
  
- Ms. Birgitt Bolton**      Executive Director, Wesley Urban Ministries, a community outreach of the  
United Church of Canada, providing food, clothing, advocacy, referral, social  
and general support service to low-income and socially isolated persons in  
Hamilton.
  
- Mr. David Braden**      Developer of energy efficient housing. Farmer in Flamborough. Member of  
Habitat for Humanity.
  
- Ms. Lois (Hill) Brabant**      Owner, Hill's T.V. and Video Productions.  
Member, Hamilton Chamber of Commerce.
  
- Mr. John Bruno**      Executive Director, Hamilton & District Apartment Association, a group  
representing landlords and property managers with the aim of bettering the  
apartment industry.
  
- Ms. Rheta Dudley**      Vice-President, Innovative Housing Group, working with people who need  
housing, which recently opened the Women's Community Co-op for fifty-  
four unattached women 40 to 59.  
Teacher in job readiness training at Mohawk College.
  
- Dr. Charles H. Forsyth**      Chairperson, Central Area Plan Implementation Committee (City of  
Hamilton); Past Chairperson, Regional Food and Shelter Advisory  
Committee, a consortium of local providers of emergency food and shelter.  
Involved in housing projects in Canadian cities and author of a White Paper  
on Housing for one of Canada's provinces.

- Mr. Colin Gage** General Manager, Victoria Park Community Homes Inc., a private non-profit corporation providing affordable housing in Hamilton-Wentworth.
- Ms. Denise Giroux** Staff Lawyer, McQuesten Legal and Community Services, specializing in landlord-tenant issues and rent review.
- Mr. Tom Jackson** Regional Councillor, City of Hamilton Alderman, Ward 6.
- Ms. Doreen Johnson** President, Black Business and Professional Women's Association of Hamilton, assisting women of colour to develop alternative ways of acquiring business skills and exploring career opportunities.  
Chairperson, Mayor's Race Relations Sub-Committee on Public Awareness.  
Community Advocate Volunteer on housing issues.
- Mr. Murray Kilgour** A Community Advocate on housing and other social issues.  
President, McQuesten Community Association.  
Actively involved both presently and previously on community, legal and community health Boards of Directors.
- Mr. Robert Kronas** Owner, Kronas Real Estate Broker  
Past First Vice-President and General Manager, Alec Murray Real Estate Company Limited.
- Ms. Gwen Lee** Chairperson, Seniors' Council for the City of Hamilton.
- Ms. Gail MacKean** Assistant Executive Director, District Health Council of Hamilton-Wentworth.  
Advocate of healthy communities concept for Hamilton-Wentworth.
- Ms. Renate Manthei** Executive Director, Women's Centre of Hamilton-Wentworth, providing information and referral services, and peer counselling and other programs for women.
- Mr. Safeer Mufti** President, Pakistan Canada Association.  
Chairperson, Education Committee of the Hamilton & District Multicultural Centre.
- Mr. Eduardo Navarro** Funding President of Los Andes of Hamilton Housing Cooperative Inc.  
President, HAMCON Cooperative Housing Services, a non-profit coop housing consulting group.  
Past Member, Social Housing Action Committee.  
Past President, Spanish Speaking Association of Hamilton Inc.  
Member of the Fly the Flag for Canada Committee.  
Advertising and Public Relations for Reportage Panamericano, a Spanish and English newspaper.
- Ms. Shelly Rempel** Researcher/Community Worker, Housing Help Centre for Hamilton-Wentworth, a free-of-charge housing assistance centre for low-income and special needs people, which is run by a community board.
- Ms. Patricia Shabone** Citizen concerned about the lack of affordable, accessible housing for low-income and disabled persons.

**Ms. Elizabeth Szkodziak**

Program Coordinator, Adolescent Community Care Program, assisting adolescents ages 16 to 21 with finding housing and acquiring life skills to live on their own.

**Mr. David Wilson**

Regional Councillor, City of Hamilton Alderman, Ward 4.  
President, Hamilton and District Labour Council.

## **GUIDING PRINCIPLES OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING**

This set of Guiding Principles was formally adopted by the Task Force in November 1990 with submission to the Council of the Regional Municipality of Hamilton-Wentworth. An expression of the fundamental beliefs of Task Force members, these Principles serve to inform the contents of this Report. They are reflected consistently in the recommendations that follow.

### **THE PRINCIPLES:**

It is the belief of the Task Force that adequate shelter, like food and water, is a necessity of life and therefore must be the undeniable right of every resident of Hamilton-Wentworth. We strongly believe that a full range of adequate, accessible and available affordable housing is a necessity for the social and economic health of the Hamilton-Wentworth Region. This is in agreement with Canada's ratification of the United Nations Treaty on Human Rights.

Consistent with this guiding principle, the Task Force accepts the following issues which must be addressed in the development of housing policies and strategies:

- o Affordable, adequate housing should be available to the most vulnerable groups. People who are unable, for whatever reason, to secure basic, affordable, permanent shelter may include independent youth, individuals who are physically, mentally or developmentally challenged, people on fixed incomes, low income households, single parents, victims of domestic violence, single person households, seniors, and immigrants and refugees.
- o Land and building materials are finite resources and must be managed according to the principles of sustainable development.
- o All neighbourhoods should have an integration of housing types and levels of affordability.
- o Community development processes should ensure a bottom-up approach to provide for the affordable housing need.

## ABOUT THE RECOMMENDATIONS

The following recommendations have been created for eventual submission to the Council of the Regional Municipality of Hamilton-Wentworth. The recommendations are divided into two parts. Part A outlines a strategy for a Regional response to affordable housing. Part B outlines necessary Federal and Provincial initiatives to complement this new Regional strategy. (Recommendations that did not receive Task Force consensus are included in Appendix B.)

Each Recommendation is followed by brief background material, with additional background discussion provided in a series of "Extended Background Papers" that focus on the same categories into which the recommendations are organized. These Papers are available upon request.



## A: RECOMMENDATIONS FOR A NEW REGIONAL STRATEGY

Based on almost two years of gathering information about affordable housing issues in the Region, the Regional Chairman's Task Force on Affordable Housing presents the following strategy to meet the affordable housing needs of Hamilton-Wentworth.

This is a strategy designed to demonstrate the commitment of the Region to the "belief" in the Task Force Guiding Principles that "adequate shelter" is a right of each and every citizen of the Region, and the Region has a role to play in ensuring this right is met.

This strategy is based on the premise that the opportunity for affordable housing must be provided in all Area Municipalities in Hamilton-Wentworth. Furthermore, this strategy stems from the fundamental Task Force perspective that locally-formulated solutions are the most effective means of addressing affordable housing issues. The Task Force suggests that the Region, along with the Area Municipalities, is in the best position to create its own answers to the affordable housing problems Hamilton-Wentworth confronts as a community.

The recommendations in this first Part (A) therefore focus explicitly on a new Regional role in relation to affordable housing, and they suggest what a strategy for local response should consist of. The basic Task Force argument here is that a new Regional strategy must create local opportunities for affordable housing, and this can only be done by challenging the current framework for thinking about affordable housing issues. This includes seeking changes to existing structures and operating principles.

Fundamentally, the Task Force suggests that a new perspective is needed if affordable housing issues in the Region are ever to be adequately addressed. This 'new way of thinking' comprises a whole range of changes, from re-considering the whole planning process, to re-evaluating specific zoning by-laws, to encouraging and assisting innovative housing efforts through a variety of means. The Task Force believes these changes and challenges must happen (for the most part) locally, and they must incorporate community-based response and participation. The focus on community involvement can be seen throughout the recommendations. And the Task Force recommendation (1.6) that a particular, locally relevant definition for affordable housing should be adopted is one key example of this emphasis on a response to affordable housing that is tailored for and by the specific needs of Hamilton-Wentworth.

The recommendations proposed by the Task Force in its suggestions for a new Regional strategy for creating local opportunities for affordable housing follow a broad, general movement, from recommendations for policy change to recommendations for new Regional direct involvement in offering assistance in housing matters.

The presentation of the following recommendations display this movement in a series of categories that gradually shift from suggested changes to the policy and regulatory environments, to more specific and direct Regional initiatives. These categories are:

### 1.0 Setting the Policy Environment: Targets and Objectives

- 2.0 **Setting the Regulatory Environment: Modifications to Regional and Area Municipal Standards and Process**
- 3.0 **Offering Assistance: Community Development and Information and Facilitative/Technical Services**
- 4.0 **Focusing: Initiatives to Generate Ideas on Affordable Housing**
- 5.0 **Ready to Build: Enabling and Ensuring the Construction of Affordable Housing**
- 6.0 **A Recommended Vehicle for Regional Involvement in Housing: A Regional Housing Commission**

It should be noted that the presentation of the categories in no way sets priorities for each set of recommendations. Each category is seen as an essential component in the overall strategy proposed by the Task Force. In particular, category 3.0, with its focus on community involvement, is a specific treatment of a perspective the Task Force takes throughout this Report: that community participation is essential to a new Regional approach to affordable housing matters.

Some of the recommendations that follow are Regional directives, others are responsibilities or activities assigned to or requested of the Area Municipalities. In both instances, there is a clear mapping out of new roles. The Task Force further believes these new roles are essential if the Region is to address its own particular affordable housing needs, if it is to meet the Provincial 25% affordable housing target, and if it is to adopt and demonstrate a commitment to the thoughts expressed in the Task Force Guiding Principles. All three of these 'informing' factors will thread continually through the recommendations as they outline a new strategy for creating Regional opportunity for affordable housing.

Finally, the necessary cooperation of the Region and the Area Municipalities in responding to affordable housing issues will also be a natural introduction or preparation for Part B of these Recommendations. Part B is the set of Federal and Provincial initiatives that stem from the new strategy for Regional involvement in affordable housing set out here, and that also emphasize cooperation. The suggestions for Federal and Provincial change are necessary components in the development of a new Regional strategy and framework for thinking about affordable housing. Frequently, the suggested Federal and Provincial initiatives serve to enable or facilitate the proposed Regional activities. They also sometimes represent a devolving of responsibility to the locally-based solutions the Task Force recommends, in recognition of the need to turn to local responses as often the most effective way of resolving affordable housing issues.

Inevitably, a shared commitment at all levels of government is seen by the Task Force as essential in the formulation of a new Regional response to affordable housing in Hamilton-Wentworth. Combined with a demonstrated commitment to community participation, the commitment to cooperation and to new perspectives on the part of all levels of government can ensure the housing needs of the Region will be addressed, and opportunity for affordable housing can be created.

\*\*\*\*\*

## 1.0 SETTING THE POLICY ENVIRONMENT: TARGETS AND OBJECTIVES

Change in policy is the first step in providing opportunity for affordable housing in Hamilton-Wentworth. The policy changes in this first category of recommendations would ensure that an appropriate policy environment could be created to foster the affordable housing effort in the Region. They would demonstrate the Region's commitment to the targets outlined in the Regional Housing Statement Update, and they would seek to ensure that three of the Task Force Guiding Principles could be met: that housing for the most vulnerable groups, the integration of neighbourhoods, and sustainable development could all be advocated at the policy level. Finally, the recommendations set out changes to policy direction that would re-orient the policy framework for Regional housing activities. How this new framework dictates new implementation methods is the subject of following categories.

### VARIETY AND MIX

#### RECOMMENDATION 1.1

##### *The Goal of 25% Affordable Housing*

Amend the Regional Official Plan to include a statement that it shall be the goal of Regional Council to achieve a minimum of 25% affordable housing (as defined in Recommendation 1.6) in all planning units/neighbourhoods of Hamilton-Wentworth, existing and new, in order to guarantee all residents have the opportunity to live in every area of the Region.

##### Background:

The Task Force believes that it is the responsibility of the Region, in cooperation with the Area Municipalities, to ensure that opportunities for the construction and provision of affordable housing are available in all neighbourhoods and communities in the Region, both existing and future. To meet this responsibility, and to allow for the whole series of opportunities outlined throughout the strategy presented in this Report, from the policy directives that follow here to the implementation ideas that are recommended later, the Provincial target for 25% affordable housing (from the Land Use for Housing Policy Statement) should be included as a goal in the Regional Official Plan.

## **RECOMMENDATION 1.2**

### ***A Policy on Density Targets***

Amend the Regional Official Plan to include a statement that it shall be the policy of Regional Council to ensure an adequate and suitable supply of land is designated for medium to high density (12 or more units per acre) residential development and adopt as the current guideline the recommended target (part of the Regional Housing Statement Update) that at least 45% of all new development be medium or high density.

#### **Background:**

High land costs often contribute to high housing costs. To provide opportunity for the construction of more affordable housing, it is essential that the Region provide a policy directive to ensure that sufficient land is designated for medium to high density residential development. Smaller lot sizes and buildings can contribute to more affordable and sustainable land use. Setting a medium to high density target of 45% is thus a Regional policy that could aid in achieving the goal in Recommendation 1.1 of a minimum of 25% affordable housing in the Region. As a fundamental policy base, this target should be included in the Regional Official Plan.

## **RECOMMENDATION 1.3**

### ***A Policy on Land Redesignation***

Amend the Regional Official Plan to include a statement that it shall be the policy of Regional Council to approve Regional Official Plan amendments asking for the redesignation of land when applicable only after the applicant has demonstrated how the Region's affordable housing goals and density targets will be addressed.

#### **Background:**

The request by developers for land redesignation is an opportunity to ensure that the affordable housing goal of Recommendation 1.1 and the density target of Recommendation 1.2 can both be met. Land redesignation should only be approved if both concerns are addressed. This policy should be incorporated into the Regional Official Plan.

## **RECOMMENDATION 1.4**

### ***A Policy on Intensification***

Amend the Regional Official Plan to indicate that home sharing, home conversions, conversions of non-residential buildings to residential purposes, infill and redevelopment are necessary processes

for addressing the full range of affordable housing needs in all Area Municipalities of the Regional Municipality of Hamilton-Wentworth.

Background:

There is a large opportunity available for affordable housing development through various forms of intensification (the increase in the number of housing units in a built urban area): Home sharing; conversion (the creation of one or more residential units within an existing structure); infill (building usually small to medium-sized housing in existing built residential areas on vacant or underutilized parcels of land); or redevelopment (replacing non-residential uses or lower density housing with higher density residential or mixed uses). This opportunity should be a Regional policy commitment recognized in the Regional Official Plan: It would enable the above goal of achieving 25% affordable housing as well as support the Task Force Guiding Principle advocating sustainable development. Implementation methods for this policy, including changes to zoning by-laws, are explored in later recommendations in this Report.

**RECOMMENDATION 1.5**

***Policy Area for Study: Sustainable Development***

Request the Regional Chairman's Task Force on Sustainable Development to examine the potential impacts and feasibility of encouraging a reduction on further redesignation of rural land to urban.

Background:

A policy direction that would further encourage higher density development, intensification, and sustainable development would be to encourage a reduction on further redesignation of land from rural to urban, thereby directing development pressure inward where established services and infrastructure could help reduce the costs of development. The Task Force supports an investigation of this potential opportunity for more sustainable development by the Chairman's Task Force on Sustainable Development.

**THE DEFINITION AND IDENTIFICATION OF AFFORDABLE,  
ASSISTED AND SPECIAL NEEDS HOUSING IN HAMILTON-WENTWORTH**

**RECOMMENDATION 1.6**

***The Definition of Affordable Housing***

- a) Adopt the Residual Income Method, as briefly set out below, for defining the affordable housing needs in The Regional Municipality of Hamilton-Wentworth.
- b) Amend the Regional Official Plan to recognize the housing needs of all residents of Hamilton-Wentworth, as identified through the use of the Residual Income Method.
- c) Amend the Regional Official Plan to state that it shall be the goal of Regional Council to develop, deliver, and monitor policies and programs which will address these identified needs. This monitoring would be the responsibility of the Commissioner of Planning and Development, who would produce an annual report outlining: the success of Regional policies and programs in achieving the goal of 25% affordable housing (as defined by the Residual Income Method) and the targeted density mix; required changes in certain policies and programs.

**Background:**

Based on an examination of several possible methods for producing a definition of "affordable housing" that accurately reflects the particular housing needs in the Hamilton-Wentworth community, the Task Force advocates the Residual Income Method as most useful. This method is sensitive to factors like household type, size, tenure and income level, and it recognizes that a household can expect a minimum level of non-housing related household expenditures. It also clearly identifies those households who cannot afford shelter costs in addition to those minimum basic household necessities, and who are thus in particular housing need. Finally, the method does all of this in the specific context of the Hamilton-Wentworth community.

The Residual Income Method first identifies the estimated amount of income required by each household type to meet basic necessities (including such things as the cost of food, clothing, health care, transportation, furniture, taxes, etc.) Subtracting the income required for these expenditures from the household's income provides an estimate of the amount of income available to the household for shelter. Comparing the estimated amount of income available for shelter to current average market rents in Hamilton-Wentworth should indicate those groups in the Region who may have trouble finding affordable shelter in the current market. The Task Force advocates this Method as a policy foundation, for inclusion in the Regional Official Plan, and for use in all of the Region's considerations of affordable housing. The Method allows for an identification of the particular housing needs of the Region, and this identification too should receive acknowledgement in the Regional Official Plan.

Finally, the Task Force recommends that the Region should set a second "goal" in terms of affordable housing: that it will work to develop, deliver and monitor policies and programs to meet the specific affordable housing needs of the Hamilton-Wentworth community. Like the 25% affordable housing goal of Recommendation 1.1, this goal too will have implementation methods for its achievement outlined in the recommendations that comprise the rest of this Report.

In this Report, all Task Force references to "affordable housing" will be made according to the Residual Income Method definition.

## **RECOMMENDATION 1.7**

### ***Identification of Special Needs Housing***

Direct the Commissioner of Social Services to develop and maintain an information network, needed for identifying the housing requirements of Hamilton-Wentworth's special needs populations (i.e. physically disabled, developmentally delayed, the homeless, street youth, and victims of family violence). This information should be used by the Social Services department to coordinate the efforts of all housing providers in order to guarantee the full range of special needs housing is addressed.

Background:

While the Residual Income Method is a relevant measure for defining affordable housing for many members of the Region, certain segments of the population have additional, "special" needs that also affect their housing needs. Research prepared under the direction of the Task Force reveals that there is a wide range of housing demand for special needs groups and no easy method for identifying this demand. The Task Force believes, in keeping with its Guiding Principle recognizing the housing needs of the most vulnerable groups, that the acknowledgement of special needs housing should be a Regional policy commitment and that every effort should be made to guarantee that the full range of special needs housing is addressed.

Regional action on this policy could begin with the development of an information system or network for identifying the housing requirements of Hamilton-Wentworth's special needs populations. Recommendations that follow in this Report also outline more specific methods for implementing such a policy commitment.

## COMMITMENT TO COMMUNITY INVOLVEMENT

### RECOMMENDATION 1.8

#### *Ensuring a bottom-up approach to affordable housing*

Adopt and demonstrate a commitment to community development processes in addressing the affordable housing needs of Hamilton-Wentworth.

Background:

In keeping with the Task Force Guiding Principle emphasizing the importance of community participation in affordable housing issues, the Task Force recommends that the Region should adopt a policy perspective that includes a commitment to community development processes and involvement. How the demonstration of this commitment could be realized is explored throughout the recommendations in the following categories, and is most explicitly outlined in category 3.0.

## 2.0 SETTING THE REGULATORY ENVIRONMENT: MODIFICATIONS TO REGIONAL AND AREA MUNICIPAL STANDARDS AND PROCESS

\*\*\*\*\*

This category presents a series of recommendations that would ensure that the recommended policy changes of category 1.0 could actually be implemented. These are a set of proposed changes to standards and process that would enable affordable housing projects in two ways: First, by removing procedural or regulatory barriers that presently exist, and second, by clarifying the regulatory process and providing better information. As a next 'step' in a Regional strategy for affordable housing, these recommendations call for more direct Regional activity since they seek to challenge the present regulatory structures and presuppositions and replace them with a new framework that would provide increased opportunity for affordable housing in the Region. Like the policy changes suggested earlier, these regulatory changes continue to work at creating a more congenial environment for affordable housing.

\*\*\*\*\*

### CHANGES TO ZONING

#### RECOMMENDATION 2.1

##### *Flexible Zoning By-Laws*

Direct the Commissioner of Planning and Development to organize a technical committee, made up of representatives from Regional and Area Municipal Planning Departments, relevant Provincial agencies, and the Housing Development Industry, with the mandate to prepare a framework for new zoning by-laws that can be adopted by the Area Municipalities. The committee should prepare recommendations that seek to replace the current exclusionary zoning by-laws (which limit the type of development to single or limited uses) with flexible zoning by-laws that provide the opportunity for more affordable housing, and allow creative concepts in the provision of housing such as mixed use developments (i.e. semi-detached, single detached, small lot singles, duplexes), cluster developments, home conversions, special needs housing and granny flats.

Further, the Task Force specifically endorses more flexible by-laws for home conversions and special needs housing with regard to such things as age of building, setbacks, design considerations, radial separation, and maximum number of units and occupants. (Refer to "Setting the Regulatory

Environment: Extended Background Paper" for specific detail on these recommended changes.)

## **RECOMMENDATION 2.2**

### ***Creative Use of Zoning***

Encourage Area Municipalities to permit creative use of lot size, frontage, back and side yard requirements, density, etc. when necessary to permit the creation of affordable housing.

#### **Background For Both Recommendations:**

The policy directions proposed by the Task Force in category 1.0 call for increased density and mix targets and support for intensification efforts. Both policies would help ensure that the goal of 25% affordable housing could be achieved. One method to implement these policy recommendations is to make zoning by-laws more flexible. Current strict regulatory practices serve to limit the opportunities for innovative and affordable housing by setting up exclusionary barriers. Of particular concern is the confusing array of Area Municipal standards in relation to conversions and special needs housing.

As an alternative, the Task Force advocates less restrictive zoning. More flexible zoning would allow a mix of dwelling types. It would provide opportunities for affordable housing construction (of particular importance for first time homebuyers) and for affordable stock for the future. Flexible zoning would also aid in efforts at neighbourhood redevelopment, and in particular efforts related to intensification, since zoning could be more appropriate to changes in a neighbourhood's complexion over time. Further, the Task Force specifically endorses more flexible zoning for home conversions and special needs housing.

A technical committee to study and develop these more flexible zoning by-laws is recommended. In the interim, the Task Force recommends that Regional Council encourage Area Municipalities to be creative in their use of by-laws.

## **RECOMMENDATION 2.3**

### ***Density Bonusing***

Encourage Area Municipalities to alter their Official Plans to allow (as in Section 36 of the Planning Act) for increases in density of development if affordable residential units or money or land for such units is provided.

Background:

This is another method to change zoning regulations to enable affordable housing. Section 36 of the Planning Act allows Area Municipalities, through enabling Official Plan policies, to provide for increases in height and density of new commercial (or industrial or residential) development if affordable residential units or money or land for affordable housing is provided. This could serve as an incentive for the inclusion of affordable housing in a developer's plan, but could only occur when a proposal for new commercial development exceeds existing by-laws.

RECOMMENDATION 2.4

*Enforcement*

Encourage all Area Municipalities to increase the maximum fines for persons or corporations who contravene the zoning by-law to the maximum allowed under Section 66 of the Planning Act. (\$20,000 for an individual and \$50,000 for a corporation)

RECOMMENDATION 2.5

*Enforcement*

Encourage all Area Municipalities to vigorously enforce all fire, health and safety codes and maintain them to at least minimum standard.

Background For Both Recommendations:

By-law contraventions and fire, health and safety codes also need attention in the general effort to facilitate affordable housing development to ensure that such development is not only made possible, but made safe.

RECOMMENDATION 2.6

*Inspection Program That Recognizes the Rights of Tenants*

Encourage the Area Municipalities to develop a program for the inspection of conversions which recognizes the rights and housing needs of the tenants, including the consideration of requiring landlords to find alternative residential accommodation or provide financial reimbursement for costs of tenant relocation, where appropriate.

Background:

Any policy promoting residential intensification (such as the suggested zoning by-law changes) must also

deal with the issue of enforcement. Conversions may sometimes be substandard and unsafe places of residences. Often the tenants in these units are low income households who are unable to compete in a tight rental market. The Task Force advocates enforcement of by-laws, to ensure that conversion units are safe and adequate places to live, but it also advocates the consideration of tenants' needs when this enforcement takes place. The Task Force recommends that the Area Municipalities develop a program for inspection that would incorporate these needs. It is also hoped that the zoning changes recommended in previous Task Force recommendations would also facilitate the supply of legal conversions, and this too could help alleviate the problem of high demand for substandard units.

## CHANGES RELATED TO THE RENTAL HOUSING PROTECTION ACT

### RECOMMENDATION 2.7

#### *Regional Guidance for Area Municipality Implementation of the Act*

Amend the Regional Official Plan to include criteria to guide Area Municipalities in developing local guidelines for the implementation of the Rental Housing Protection Act. Referring to criteria stated in the Act, Criterion No. 2 should have priority over Criterion No. 3. When Criterion No. 2 is not used, Criterion No. 3 should be used creatively, utilizing tools such as cash-in lieu, partnerships with non-profits, density bonusing, and rental of units under the Rent Supplement Program.

#### Background:

Protection of rental stock is one method of protecting affordable units. But the current regulatory practices related to this protection require change. The Rental Housing Protection Act, 1989 is Provincial legislation that applies to municipalities with populations of 50,000 or more (as of 1989; because population base was 25,000 before 1989, Stoney Creek was included in the Act's provisions) in so far as demolitions, conversions to non-residential uses, and renovations and repairs are concerned. The Act prohibits demolition or conversion of rental property unless the Council of the municipality in which the property is situated grants approval. It also requires Council approval for renovation and repair if such activity

requires vacant possession of a unit. Approval can be granted under three criteria:

- Criterion No. 1: the building is structurally unsound; or
- Criterion No. 2: the applicant will a) provide the same number of rental units, in a similar rental range and in the same area as those for which approval is given; and b) provide rental accommodation in the same area of similar quality and rent to tenants required to give up possession of a rental unit as a result of the proposal; or
- Criterion No. 3: the proposal does not adversely affect the supply of affordable housing in the municipality.

Because Provincial Regulations do not assign a priority to these criteria, No. 3 is used most often. The Task Force suggests it is the responsibility of the Region to provide guidelines for Area Municipalities in their use of the Act. These guidelines could, at the least, encourage local Councils to be more inclined towards the use of Criterion No. 2. Such guidelines would also comprise a local response to the protection of existing affordable rental stock.

The Task Force also believes the Province should apply the Act to all municipalities, regardless of size, so that rental units have at least the opportunity for protection (see Recommendation 8.6).

## **RECOMMENDATION 2.8**

### ***Local Records of Applications Under the Act***

Request appropriate Area Municipal Departments to report to Local Councils annually on the status of applications under the Rental Housing Protection Act to date and during the past year, and on the criteria used in granting approval and/or other conditions attached.

#### **Background:**

The supply of information about the status of applications under the Rental Housing Protection Act is one method of appraising Area Municipalities of the cumulative effect of local Council decisions made under the Act, so a Regional picture can be

formulated. While such information might not necessarily result in different decisions, it could nevertheless ensure an overall assessment is made possible and that Regional trends and concerns could be identified. This overall picture could itself produce different local responses to applications under the Act.

## **RECOMMENDATION 2.9**

### ***Monitoring Units Lost Through Demolition and Conversion***

Direct the Planning and Development Department, in consultation with community agencies, to monitor and report annually on the price and location of affordable units lost through demolition and conversion.

#### **Background:**

A process to monitor the price and location of affordable units lost through demolition and conversion is a necessary corollary effort to the proposed changes to the implementation of the Rental Housing Protection Act in Recommendation 2.7 above. If such information were on record, local Councils could make knowledgeable decisions when presented with new applications under the Act. Councils would have the wider picture of trends and patterns in their communities, and this could significantly affect their deliberations.

## **CLARIFYING AND STREAMLINING THE REGULATORY PROCESS**

## **RECOMMENDATION 2.10**

### ***A Procedural Manual***

Direct appropriate Regional staff to prepare a clear procedural manual describing each step of the approvals process and associated time frames.

## **RECOMMENDATION 2.11**

### ***Reviewing the Process Regularly***

Request appropriate Regional and Area Municipal Departments, in consultation with the development industry, to review their approvals process at least once every two years for the purpose of: establishing and monitoring targets for the time required for plans to receive draft and final approval; and identifying means to increase the efficiency of the process.

Background For Both Recommendations:

Beyond the regulations themselves, the complexity of the regulatory process may also present a formidable barrier to affordable housing efforts. Providing adequate information about the regulatory process, and reviewing this process regularly, are both methods to remove the barriers of process. A more comprehensible, efficient process means potential developers could be more likely to pursue their ideas.

RECOMMENDATION 2.12

*Encouraging Application for CMHC A.C.T. Grants To Review the Regulatory Process*

Encourage private and non-profit developers and Area Municipalities to apply for CMHC A.C.T. (Affordability and Choice Today) grants to finance feasibility studies, design and approval costs, and/or documentation costs associated with demonstration projects with a regulatory component, and participate in proposal development as requested.

Background:

As a method of encouraging attention to the whole regulatory process and to aid in its clarification, municipalities have the ability to review planning and development requirements to make it easier to develop innovative housing forms. CMHC A.C.T. grants, providing up to \$20,000 to demonstration projects to finance feasibility studies, design and approval costs, or documentation costs, are designed to foster regulatory reform at the local level. A municipality, a non-profit housing association or the building industry can apply.

RECOMMENDATION 2.13

*Fast-tracking Affordable Projects*

- a) Direct appropriate Regional staff to fast-track affordable housing projects through all steps of the approvals process.
- b) As part of this fast-tracking effort, direct the Commissioner of Planning and Development to promote more active technical consultation between appropriate Regional and Area Municipal representatives and developers before developers submit an application for an affordable housing project, thereby avoiding delays caused by improperly prepared or inappropriate applications.

**Background:**

Another method to ease the regulatory process and its complexities is to fast-track affordable projects through the approvals process. A technical consultation group designed to assist developers with their applications could be the vehicle to foster this fast-tracking. The opportunity for early exchange of information between developers and a team of appropriate Regional and Area Municipal representatives would not only increase efficiency, but could lead to better understanding of a project (from all perspectives) early in the process.

**PROVIDING MORE BACKGROUND INFORMATION AND RECORDS**

**RECOMMENDATION 2.14**

***A Servicing and Road Capacity Report***

Direct the Commissioner of Engineering to prepare a report assessing the excess servicing and road capacity and its capabilities for increased population densities in the built urban areas of the Region.

**Background:**

This kind of information is integral to developing a coherent strategy to promote and justify potential intensification efforts. Both developers and neighbourhood residents could feel more positive about the opportunities for conversion, infill and redevelopment if such information could be available to reassure them that infrastructure services are sufficient to cope with increased population densities.

### 3.0 OFFERING ASSISTANCE: COMMUNITY DEVELOPMENT AND INFORMATION AND FACILITATIVE/TECHNICAL SERVICES

\*\*\*\*\*

In this category of recommendations, some very new Regional roles are defined as the level of direct Regional involvement increases again in the continued creation of a new Regional strategy. These recommendations describe practical methods to implement earlier suggested policy changes, and to promote the local approach and commitment to affordable housing. Further to the policy and regulatory environments put in place through the recommendations in categories 1.0 and 2.0, the Task Force suggests here how the Region could take steps to get people involved in the affordable housing effort.

In this category the Task Force specifically recommends how the Region could take on immediate contact with individuals and groups in a variety of contexts related to affordable housing. The effort to further community development (a theme running throughout all these categories) receives its most detailed attention in this set of recommendations. And through the information, facilitative or technical services suggested in this category, increased opportunities for affordable housing could be made available, as community awareness and involvement in housing matters grows.

\*\*\*\*\*

#### COMMUNITY DEVELOPMENT

##### RECOMMENDATION 3.1

*General Public Participation Principles for community involvement in the Planning Process*

Adopt public participation principles and apply these to the planning process in order to provide citizens an effective role in changing and improving their community. These recommended principles are as follows:

- a) The public should be promptly provided with proper information and notification of change in order to facilitate consultation.
- b) Appropriate opportunities for consultation to occur should be provided throughout and at the end of a participation process.
- c) The results of consultation should be reported back to the Region and Area Municipalities in an unaltered and unbiased manner.

- d) Policies and programs should be accessible, clear, concise and timely.
- e) Community members should be encouraged to define and meet their own needs, free from coercion and with provision of appropriate information and resources.
- f) The public body sponsoring the participation program should provide information and consultation to members of the community in order that they may develop and use their own expertise.
- g) Notification should be provided and opportunities for consultation should be available where required in both official languages and other languages including signing for the hearing impaired.
- h) When possible the form and process of the public consultation process should be developed in collaboration with the public and with community members and agencies who have related expertise.

Background:

The Task Force believes, in keeping with its Guiding Principle that emphasizes bottom-up community development in the resolution of housing issues, that the Region should have express commitment to public involvement strategies in all of its housing-related activities (see Recommendation 1.8).

In particular, the public participation principles outlined above should be adopted by the Region and applied to the planning process in order to provide citizens an effective role in changing and improving their community. The Task Force makes this recommendation based on the belief that a community should have both the capacity and the responsibility to identify and resolve problems that diminish the quality of life among its citizens. To enable this, the Task Force suggests it is the Region's role to encourage community-based planning, where the Region and the community would work together as partners to resolve community issues.

These public participation principles should be regarded as a broad perspective that particularly informs the recommendations for community development and community-based responses to

affordable housing that follow shortly. But even beyond this, the Task Force strongly endorses the recognition of the intent of these principles in the implementation of any of the recommendations that make up this Report.

### **RECOMMENDATION 3.2**

#### ***Specific Methods for Community Involvement in the Planning Process***

- a) Include community representation and participation in all Regional planning activities.
- b) To facilitate a), direct appropriate Regional staff to initiate a pilot project to establish and support neighbourhood based planning committees in four or five different neighbourhoods in the Region.

#### **Background:**

Beyond the broad, general principles for public involvement outlined in Recommendation 5.1, the Task Force more specifically recommends that community representation and participation should take place in all Regional planning activities. In order to determine how this change of orientation from the current, government-based system could be implemented, the Task Force recommends a pilot project. This project would consist of a series of neighbourhood based planning committees that could examine affordable housing issues (and other inter-related issues) as they exist in particular communities, and then could define neighbourhood-based actions for addressing these issues. This project would provide experience in neighbourhood-based planning for both citizens and government, and evaluation of the project could suggest methods for more permanent community participation in Regional planning activities.

### **RECOMMENDATION 3.3**

#### ***Encouraging a Community Development Approach to Housing Issues, Including Neighbourhood Revitalization***

- a) Allocate appropriate staff and budget resources to work with area Municipalities, citizen groups, churches, and other community based organizations in projects

that could include, but are not limited to, the following:

- o accessing programs such as PRIDE;
- o accessing Rehabilitation programs;
- o developing local rehabilitation and repair centres involving trades people, retirees, and other volunteers, and accessing funds available through training or retraining programs, to assist those in need;
- o facilitating rehabilitation of existing residential dwellings on the principle of sweat equity for the homeless;
- o accessing Federal/Provincial programs to purchase existing rooming and boarding houses when they are for sale on the private market and/or to develop new housing for single persons and the hard to house;
- o encouraging the involvement of tenants and prospective tenants in dwelling design and rehabilitation;
- o developing agreements with owners of vacant parcels of land to promote the interim use of these properties as things such as gardens, parking or playgrounds;
- o developing a community development approach in preparing redevelopment plans for existing built neighbourhoods;
- o encouraging community groups to identify and utilize surplus land for housing and to educate and encourage rehabilitation of the existing housing stock;
- o developing a community-based, self help entry option for home

ownership, whereby low income households could rent-to-own;

- o developing Affordable Housing First Policies and establishing non-profit housing corporations;
- o providing support to Municipal and private non-profit housing corporations and cooperatives attempting to provide equity, shared equity and mixed tenure options for both senior and non-senior households;
- o encouraging a variety of partnerships in the development of affordable housing; and
- o developing a mediation service for conflict resolution.

Background:

Further to adhering to public participation principles in the planning process, and re-evaluating the very basis of this process, the Region has the opportunity now for acting as a conduit for community development and involvement in housing issues.

The Region could, for example, encourage community participation in the revitalization of certain neighbourhoods. The rehabilitation and maintenance of neighbourhoods is critical to the supply of affordable housing in the Region given both the lack of new rental units under construction and the relative "affordability" of many existing units in buildings that may need attention. The Task Force advocates a community development approach to revitalization that would involve residents in the process of deciding what happens to their neighbourhoods, including the creation of such things as local rehabilitation and repair centres. Regional, Area Municipal, and citizen representatives could work together in formulating innovative and neighbourhood-specific responses to the aging existing stock.

The community development approach to resolving neighbourhood issues could also lead to the creation of specific, community-based policies and programs. Given the inability of approximately one-third of the Region's households to enter the homeownership

market, the Task Force believes that one area that holds particular potential for exploration is the idea of a community-based, self help entry option for homeownership where low income households could rent-to-own. The Task Force recommends that this option receive Regional attention.

Rent-to-own housing programs provide households without cash for a downpayment the opportunity to rent with an option to buy (with a covenant that limits capital gains upon sale and guarantees the sponsoring organization the first option to buy). Sometimes, methods like sweat equity (where equity is built up through labour) are part of a rent-to-own program. The community development model makes use of local initiatives, allowing individuals to develop their own skills with less dependence on institutional solutions. Such a model could foster housing design that could better meet the needs of tenants and low income households, and it could encourage organized community groups (eg. business associations, churches) to sponsor projects for affordable housing in their own backyard.

A Regional commitment to community development and neighbourhood-based response to affordable housing could also include working with community groups who may have land available, and who could develop Affordable Housing First Policies in keeping with the one outlined for the Region in Recommendation 5.2. The Task Force also suggests that the Region could play a role in assisting these community groups in forming non-profit housing corporations. In particular, the Region could provide support to groups attempting to provide equity, shared equity and mixed tenure options. Specific methods of assistance are outlined in several of the recommendations that follow later in this category.

Further, the Region could assist and promote the development of partnerships between several parties, often to generate funds for affordable housing: between institutions (such as a university or hospital) and communities; between specific organizations; or between groups seeking to enter the affordable housing market and who could benefit by coordinating their efforts.

Finally, the Task Force believes that part of a community-based response to affordable housing includes a community-developed process for conflict resolution. There is currently no mechanism in place

for conflict resolution between neighbours or between landlords and tenants. For example, people often protest intensification because of noisy tenants or poor property maintenance, and there is no facility in place to mediate such disagreement. The Task Force recommends that the Region, as part of its community development efforts, should work with community agencies to develop a mediation service to address these situations and to promote compromise instead of conflict.

#### **RECOMMENDATION 3.4**

##### ***A Delivery Mechanism to Assist in Community-Based Rehabilitation and Maintenance Efforts***

Develop a Region-wide delivery mechanism for community-based rehabilitation and maintenance programs. Objectives of this program delivery system should be inclusive of, but not limited to:

- o increasing allocations under existing programs in all Area Municipalities;
- o providing a Regional loan guarantee program to make Provincial and Federal programs more accessible to Regional households with affordability problems;
- o providing supplementary programs to promote rehabilitation and maintenance of the existing stock;
- o ensuring that neighbourhoods in need of revitalization receive maximum grants under both PRIDE programs and rehabilitation programs for landlords and owners; and
- o increasing community awareness of programs.

##### **Background:**

To provide efficient delivery for the revitalization programs outlined in Recommendation 3.3, a Regional program delivery system should be established, with the objectives listed above.

#### **RECOMMENDATION 3.5**

##### ***Support to Home Share Programs***

- a) Continue and increase the Region's financial support for the home sharing

programs in Hamilton-Wentworth; and continue to endorse the effort to make the programs available to all segments of the population.

- b) Encourage all Area Municipalities to apply for Provincial Home Sharing Grants to begin such programs and to coordinate their efforts with existing programs.

**Background:**

A community-based program that the Task Force believes warrants continued Regional financial assistance, as well as further expansion and Area Municipal consideration, is the concept of home sharing. Home sharing is a form of residential intensification that involves a shared living arrangement between two or more individuals. Home sharing programs offer a community-based, cost-effective, alternative response to the housing shortage problems of some individuals, and to the cash-flow or special needs problems faced by certain homeowners.

**PUBLIC INFORMATION SERVICE**

**RECOMMENDATION 3.6**

***Information About Intensification  
and Other Housing Issues***

Allocate appropriate staff and budget resources to provide public information services that could include, but are not limited to, the following:

- a) Working with Area Municipalities to promote home conversions and to provide information about how to build legal accessory apartments.
- b) Making the public aware that there are no Regional development charges on home conversions of 2 units or less and encouraging all Area Municipalities to adopt a similar policy in their Development Charges by-law.
- c) Developing a public information program or publicity campaign, in conjunction with the Area Municipalities and with community participation, to address people's concerns about intensification and

to provide information about the potential for infill and redevelopment options in order to stimulate interest in this type of development. Provincial "Neighbour's" grants could be applied for as funding sources.

- d) Informing local unions, other pension fund sources, and Credit Unions about the potential for investment in affordable housing through means that could include Housing Trust Funds.
- e) Preparing an information package for distribution within the Region on the range of moderately priced home ownership options available, particularly those with innovative designs or other features which increase affordability.

Background:

The Task Force suggests that the Region, further to enabling a process of community development, has a role to play in providing information to the public about affordable housing issues.

In particular, the volatile issue of intensification warrants Regional attention. The Task Force suggests that the Region could play a direct role in decreasing negative sentiment about conversion, infill or redevelopment projects by promoting such projects, and by providing information to address people's concerns. The ready availability of information could lead to the creation of less illegal units, and this change alone could make the prospect of intensification less worrisome to many neighbourhoods.

For example, many existing conversions are illegal because of the difficulty of dealing with the confusing array of regulations that must be followed. The Region could facilitate this by offering assistance to homeowners in their efforts to get through the regulatory maze. Such assistance should help increase the supply of legal conversions plus help the homeowner access provincial grants and loans to build the conversion.

Through the supply of public information, the Region could also promote innovative ideas about affordable housing. For example, information could be made available to pension fund administrators or Credit

Union representatives who may be interested in investment opportunities in affordable housing. One possible vehicle for such involvement that could be of interest to these groups, or to other individuals or groups, is a Housing Trust Fund. Information could also be made available on the range of moderately priced home ownership options available.

## FACILITATIVE/TECHNICAL SERVICES

### RECOMMENDATION 3.7

#### *Providing Assistance to Individuals and Groups at Different Stages in the Development Process*

Allocate appropriate staff and budget resources so services such as, but not limited to, the following may be offered:

- a) Advocating and encouraging the development and Municipal acceptance of innovative affordable housing and subdivision designs and helping individuals and groups in acquiring government grants and funds, identifying sites for development, helping with the approvals process and other assistance deemed appropriate.
- b) In an even more specific form of b), guiding smaller non-profits through the land acquisition and development stages of a program or actually providing this service at cost.

#### Background:

Providing direct Regional assistance in the form of facilitative or technical services is essential if individuals and groups in the Region are to be able to approach affordable housing with a maximum of preparedness and with readiness for some of the particular problems that may be encountered.

Technical assistance could be made to the following: individuals or community organizations in the Region who wish to become involved in the provision of low cost housing but are unsure how to begin; or to smaller non-profits in the community.

### **RECOMMENDATION 3.8**

#### ***Providing Assistance to Tenants***

Allocate appropriate staff and budget resources to provide assistance to tenants, including but not necessarily limited to the following:

- a) Assisting any tenant groups that may want to organize, developing long term strategies that would emphasize and facilitate repeated successes for tenants who seek to improve their housing situation. This could be done by:
  - o playing an assisting role in improvement programs;
  - o creating opportunities for tenants to express their views and take part in the decision-making process in a manner they themselves have identified; and
  - o sharing information with tenants in a clear and consistent manner.
- b) Encouraging all non-profit organizations to increase tenant participation using methods such as, but not limited to, the following:
  - o increasing tenant membership at the board level and having tenants elected by other tenants;
  - o opening board meetings to tenants, and ensuring that the time, place and agenda is publicized on a regular basis;
  - o providing funding and resources to tenants for a tenant-run newspaper;
  - o creating a standing committee of the board which includes seniors and people with disabilities, including psychiatric; this committee could interpret policies and procedures in areas such as eviction, building design, new projects and vacancy allowances;

- o conducting a survey of safety problems through each site with tenants and management;
- o establishing neighbourhood watches in all projects;
- o providing tenants with policy information, keeping in mind language and literacy barriers;
- o involving tenants in the development of job descriptions and performance evaluation of on site staff;
- o involving tenants in the development of new policy; and
- o providing a "tool library" in housing projects so that tenants can make their own repairs.

Background:

The Task Force believes that a very specific form of assistance should be offered by the Region in order to encourage tenant participation and better involve tenants in all aspects of their housing environment. A very specialized form of community involvement, the focus on tenants recognizes this large group of Regional residents who have special concerns as renters. The Task Force suggests that the Region has a new and direct role to play in assisting tenant groups that may want to organize and in encouraging non-profit organizations to increase tenant participation. Such participation could produce benefits such as the following for both tenants and management: tenants could feel greater commitment to their housing project, thereby working for its well-being and not its deterioration, a savings cost for management and a learning opportunity for tenants; a greater sense of community could be fostered; and tenants could be involved in the design of future projects, tailoring these to suit their needs.

#### 4.0 FOCUSING: INITIATIVES TO GENERATE IDEAS ON AFFORDABLE HOUSING

.....

This category suggests a series of Regional initiatives to generate and promote innovative ideas on the design, development, management and financing of affordable housing, another sign of direct Regional commitment to affordable housing. These recommendations would seek to ensure that there are affordable housing products available - that there is something 'affordable' to build, and that these ideas are suitably publicized and rewarded. The recommendations here are also a method of generally stimulating interest in, and giving attention to, affordable housing. This series of recommendations seeks to promote ideas which would reflect the policy statements of the recommendations in category 1.0. and the proposed regulatory changes in category 2.0, since many of the methods for innovative project proposals would look to both policy support and more flexible zoning by-laws for viability. These recommendations also emphasize the community involvement that the Task Force consistently endorses. Again a 'new perspective', this category focuses particularly on new ways of thinking, and recommends ways to encourage and promote these new ideas.

.....

##### METHOD ONE: GRASS ROOTS MARATHON THINK TANK ("CHARETTE") ON AFFORDABLE HOUSING

##### RECOMMENDATION 4.1

###### *Funding and Organization of a Charette*

- a) Allocate \$35,000 to the organization of a Grass Roots Affordable Housing Marathon Think Tank ("CHARETTE") to be used for staff, facilities, report production, and other organizational expenses, and request the Provincial and/or Federal government to match funding.
- b) Establish a committee of citizens and representatives of housing organizations and agencies, the building and development industry, the architectural profession and government departments to organize a Grass Roots Affordable Housing CHARETTE in Hamilton-Wentworth in 1992. In order to increase the likelihood of implementing ideas generated at the CHARETTE, surplus government sites with potential for residential development should be used as case studies whenever possible. Sites in the existing urban area should also be used as case studies.

c) **Follow the Grass Roots Affordable Housing CHARETTE with:**

- o meetings of the CHARETTE Committee to develop a draft strategy to implement as many as possible of the ideas arising from the CHARETTE; Appropriate implementation bodies should be identified, and when possible the implementation should occur through community based groups and organizations with support from all levels of government;
- o production of a CHARETTE Report;
- o circulation of the CHARETTE Report and Draft Implementation Strategy to CHARETTE participants and other interested citizens for comment and feedback; and
- o commitment by the Region and Area Municipalities to continue to engage community groups and citizens in the planning and development of housing.

**Background:**

A CHARETTE is a marathon think tank on affordable housing, often undertaken over a 24 hour period. Traditionally, CHARETTES have been an opportunity for professionals to brainstorm on housing issues. However, the Task Force advocates a "grass roots", neighbourhood-based CHARETTE, where citizens and potential tenants, in partnership with professionals, would identify and innovatively resolve design issues for affordable housing. The resulting ideas could be used as terms of reference for future affordable development projects. With its emphasis on neighbourhood-based solutions, this method of generating ideas about affordable housing could be an important component in the broader increase in community involvement that the Task Force believes is essential in a new Regional response to affordable housing.

## METHOD TWO: DEMONSTRATION PROJECTS

### RECOMMENDATION 4.2

#### *Organizing a Demonstration Project*

Establish a committee of the Chairman's Task Force on Affordable Housing and Regional staff to work with the Ministry of Government Services to develop a terms of reference for demonstration projects for affordable housing on Provincially owned land located in Hamilton-Wentworth. The winning design/development proposals emerging from these demonstration projects should support as many as possible of both the concepts supported by the Task Force and the ideas which emerge through the Grass Roots Affordable Housing CHARETTE.

### RECOMMENDATION 4.3

#### *Provincial Participation*

Request the Provincial Government to participate in demonstration projects for affordable housing in Hamilton-Wentworth through provision of public land, retention of architectural assistance and consultant support, etc.

#### Background For Both Recommendations:

The Task Force advocates Regional involvement in small scale, locally initiated demonstration projects that would produce affordable housing initiatives that could be translated into "real life" implementation without ongoing (or significant) government assistance. Working with Provincial representatives and Provincial support, the Region could call for proposals that utilize unique financing, design, tenure, financing etc. This method of generating ideas would also achieve other benefits: encouraging Federal or Provincial governments to introduce new programs; providing examples of innovative concepts for builders; providing alternative affordable housing options; encouraging flexibility in zoning; promoting community acceptance of new ideas; and promoting community involvement.

## METHOD THREE: AWARDS COMMITTEE

### RECOMMENDATION 4.4

#### *Funding and Organizing an Awards Committee*

- a) Allocate \$10,000 for the establishment of an Affordable Housing Awards Committee, conditional upon the commitment of another Region to joint participation.
- b) Establish an Affordable Housing Awards Committee, consisting of Regional Councillors, tenants and homeowners, professional economists, representatives of community groups, the building industry, and the architectural profession, to recognize and publicize innovation and quality in the design, financing, development, and/or management of affordable housing, private and non-profit, in the Region. In order to stimulate competition, generate interest, expand the base of new ideas and innovations considered and lower the costs incurred, the Affordable Housing Awards Committee should be established as a joint effort with another Region, with committee membership and staff support drawn from both Regions. Criteria for judging innovation should be developed by the Committee.

#### Background:

Project awards sponsored or co-sponsored by the Region would recognize projects constructed in the Region that demonstrate an innovative approach to affordable housing in such areas as design, financing, management, etc. Co-sponsoring such awards would ensure sufficient funding is available and that there would be a large base of new projects for consideration by the awards committee. The proposed awards committee would seek to involve a wide spectrum of interests, including the public, the building industry, and politicians. While this method for generating ideas would not lead directly to the creation of affordable housing, it would focus considerable attention on innovative affordable housing efforts.

## METHOD FOUR: INFORMATION COLLECTION AND DISSEMINATION

### RECOMMENDATION 4.5

#### *Different Methods to Exchange Information*

Direct appropriate Regional staff to:

- a) Work with all Area Municipalities through their Planning and Development Departments to investigate and recommend new methods of subdivision and neighbourhood design that will allow for greater integration of housing types and make more efficient use of municipal services such as public transit and infrastructure.
- b) Create and maintain a library of innovative housing and subdivision designs for the use of all interested parties. The Planning and Development Department should promote whenever possible the use and development of these creative and innovative designs.

#### Background:

Innovative ideas need to be made available to the public and to interested developers if they are ever to be utilized.



## 5.0 READY TO BUILD: ENABLING AND ENSURING THE CONSTRUCTION OF AFFORDABLE HOUSING

.....

This category is a set of recommendations that would seek to ensure that affordable housing could actually begin the construction stage. This set of recommendations provides opportunities for the building of affordable housing in the Region by addressing three things:

- 1) Ensuring that there is land available for affordable housing projects.
- 2) Ensuring that land can be accessed.
- 3) Ensuring that affordable housing is actually built.

Another step in a new Regional strategy, this category moves even further into direct Regional involvement in affordable housing, with increased financial, administrative, and regulatory commitments. 'Building' on the policy, process, community involvement, and ideas outlined in the previous categories, recommendations in this section (through a variety of methods) would enable the physical construction of affordable housing, again by suggesting a series of changes and challenges to existing methods of operation.

.....

### NON-PROFIT AND COOPERATIVE SECTOR

#### I. Direct Funding

##### RECOMMENDATION 5.1

##### *A Regional Grant Budget*

Establish a Regional Grant Budget that allows groups providing low income housing within the community access to Regional resources. Establish a mechanism to determine eligible groups and activities and to set spending priorities within this separate funding category.

##### Background:

One method to assist non-profit and cooperative housing providers access funds that could enable them to build is through the use of direct grants. The Region provides grants to outside bodies under the authority of the Municipal Act. The Region provides general grants and social service grants under this legislation. But in the past, Regional budgetary acknowledgement of affordable housing has not been an established priority. To reflect a financial demonstration of the Region's commitment to affordable housing, the Task Force advocates the

creation of a Regional Grant Budget for groups providing low income housing within the community.

## **II. Assistance in Land Identification**

### **RECOMMENDATION 5.2**

#### ***Affordable Housing First Policy***

- a) Direct the appropriate Regional Department to develop an Affordable Housing First Policy to ensure that:
  - o Regionally owned lands declared surplus are offered for purchase in the first instance for the development of affordable housing; a revolving fund would be the vehicle for this purchase (see Recommendations 5.4 and 5.5); and
  - o unallocated funds from the sale of Regionally owned land are contributed to a revolving fund established for the purpose of assisting non-profit housing providers in accessing land (see Recommendations 5.4 and 5.5); and
  - o a regular review is undertaken of underutilized Regionally owned land to determine its suitability for housing or mixed use development.
- b) Request all Area Municipalities and Boards of Education in Hamilton-Wentworth to pursue similar Affordable Housing First Policies.

#### **Background:**

Before non-profit and cooperative providers can initiate construction of affordable units, they must have appropriate land available. An "Affordable Housing First" policy, which states that surplus Regional lands must be made available for affordable housing as a priority over other uses, could be the first step in ensuring this availability. Such a policy would identify and earmark land for affordable housing efforts, making the land available through a revolving fund system. The policy could also require that surplus funds from the sale of Regional land not needed for Regional purposes be used to acquire land, again for eventual use by non-profit and

cooperative providers. Finally, the Policy could require a regular review of underutilized Regional land.

The Task Force feels an Affordable Housing First Policy is a necessary step in Regional commitment to addressing the affordable housing issues in Hamilton-Wentworth. Such a policy would protect land currently owned by the Region, to ensure that it is used for affordable housing. The Task Force also recommends that Regional Council request all Area Municipalities and Boards of Education to demonstrate a shared commitment to affordable housing efforts by adopting similar "Affordable Housing First" policies.

### **RECOMMENDATION 5.3**

#### ***Creating Maps for Ready Land Identification***

- a) Encourage Area Municipalities to develop a series of maps, based on the Vacant Residential Land Inventory and existing neighbourhood plans and policies, identifying parcels of land with potential for medium or high density housing, infill or redevelopment, for use by private and Municipal non-profit housing corporations and cooperatives.
- b) Request that this information be accessible to all interested parties.

#### **Background:**

As an assistance in the effort to identify and earmark land as part of an Affordable Housing First Policy, the Task Force recommends that the Region encourage Area Municipalities to develop a series of maps identifying land with potential for affordable housing use (and, in particular, identifying sites with potential for medium or high density housing, or infill or redevelopment). These maps could be based on the recently completed Regional Vacant Residential Land Inventory, as well as locally known sites identified in existing neighbourhood plans. Because the maps would be based on existing knowledge, their compilation would be relatively straightforward. These maps could assist non-profit and cooperative developers in their effort to find appropriate building sites.

### **III. Assistance in Land Acquisition**

#### **RECOMMENDATION 5.4**

##### ***A Revolving Block Fund***

- a) Obtain a revolving block fund of at least \$6 million from the Provincial Government to be used for a Regionally directed program for:
  - o the acquisition of land for housing low income households; and/or
  - o bridge financing for non-profits to secure land; and/or
  - o loan guarantees to non-profit housing providers to enable them to secure land.
- b) Establish a fund of \$1 million to be used for the purpose of providing cost writedowns on land sold or leased to non-profit providers, in special circumstances, in order to permit them to develop projects within the Maximum Unit Price Guidelines.

#### **RECOMMENDATION 5.5**

##### ***Guidelines and Terms of Reference for a Revolving Block Fund***

Establish a committee of: staff from the Regional Departments of Planning and Development, Finance, Social Services and Legal Services; representatives of private and Municipal non-profit housing corporations and cooperatives; staff from the Ministry of Housing; and representatives of the public, to:

- a) Clarify and provide guidelines around issues arising from the establishment of a revolving fund to be used for:
  - o the acquisition of land for housing affordable to low income households; and/or
  - o bridge financing for non-profits to secure land; and/or

- o loan guarantees to non-profit housing providers to enable them to secure land.

Issues to be resolved include application procedures, selection of purchasers, securement and disbursement of funds, authority and responsibilities of fund manager, and role of the Ministry of Housing; and

- b) Develop a terms of reference for the operation of a revolving fund, based on the principle of minimizing costs and risks to the Regional tax payer. The following guidelines should be reflected in the terms of reference:

- o small and medium sized sites (unit potential of 1-100) only should be considered for acquisition except when Regional Council approval for site acquisition for larger sites is received as a result of particular circumstances of a transaction;
- o land banked should reflect short term demand; total unit potential, assuming an average cost of \$30,000 per unit should be limited to 200 units (this represents between one-half and two-thirds of the average annual allocations for assisted housing within Hamilton-Wentworth over the last several years);
- o sales and/or leases should be based on either full cost recovery (this may include land, interest, surveys, legal, land transfer tax, property tax, local improvements, maintenance, soil tests, administrative costs and real estate fees) or market value, except in cases where Regional Council wishes to authorize approval for cost underwriting, as in Recommendation 5.4 b) above (usually in cases where the project cannot be developed under the Provincial Maximum Unit Price guidelines due to the central

location of a property, the costs of making property environmentally suitable for development, etc.);

- o leases should be based on a 35 year term, with the full cost of the lease payed upfront;
- o leases should have an option of renewal for an additional 35 years or until the end of the economic life of the building, at the rental of One Dollar (\$1.00) per annum, provided that no other costs are incurred by the Lessor in carrying the holding or lands;
- o a portion of the fund should be allocated to the purchase of land which may be used to facilitate the development of underutilized land in existing urban areas;
- o in newly developing areas, only land that is designated for urban development should be considered for acquisition;
- o the subdivision approvals process should be used when possible to identify sites and to negotiate purchase agreements between the Region and the developer;
- o sites acquired should be distributed throughout the Region;
- o the operation of the fund should be evaluated on an annual basis; and
- o there should be a community involvement component.

Background For Both Recommendations:

Non-profit housing corporations and cooperatives often have difficulty accessing land because of: shortages in appropriate land when allocations become available; limitations of the Federal-Provincial Non-Profit Housing Program which requires identification of sites before final allocation commitments are made; and the cost of land

exceeding the funding available under the Maximum Unit Price Guidelines (MUPs).

The Region could assist non-profits and cooperatives by requesting the Province for start-up money for a revolving fund for the purposes outlined in the above Recommendations. The Region could acquire land, and lease or sell it to non-profits and/or cooperatives for the purpose of providing housing to low and moderate income households. Alternatively, the fund could also be used for bridge financing or loan guarantees for these housing providers, since they often experience difficulty getting construction projects off the ground due to reticence on the part of financial institutions to loan money without such guarantees in place. The fund would be replenished as lands are sold or leased. The Task Force also advocates a separate, gradually diminishing fund for special circumstances when cost writedowns are necessary.

This revolving fund would enable the Region to demonstrate direct commitment to the Task Force Guiding Principle that the most vulnerable groups must have their housing needs met: It would allow non-profit and cooperative providers to see more of their projects come to fruition for these vulnerable groups. It would also, with its financial commitment, involve the Region as partner and potential advocate for assisted housing projects. Finally, this fund would be a vehicle for implementing the Affordable Housing First Policy advocated by the Task Force in Recommendation 5.2.

## THE PRIVATE SECTOR

### I. Use of Incentives and Disincentives

#### RECOMMENDATION 5.6

##### *Methods to Use Development Charges as Incentive*

- a) Establish a committee of staff from the Regional Departments of Finance (Coordinating Department), Planning and Development, Engineering, Legal Services and Social Services to investigate and recommend Regional methods for using Development Charges as an incentive for

private initiatives taken to develop innovative and affordable conversion, infill and redevelopment projects. Methods to consider could include, but not be limited to:

- o a grant program to partially or fully rebate home owners and developers who must pay Regional Development Charges for the conversion of existing residential space to add additional affordable units, or for redevelopment, infill or conversion to affordable housing within already developed areas; grant level would vary according to how affordable a project is; and/or
  - o implementation of the sections of the Development Charges Act which provide for full or partial exemptions for the creation of affordable units in existing areas.
- b) Recommend that Area Municipalities also study the possibility of utilizing Development Charges as incentive for private initiatives taken to develop innovative and affordable conversion, infill, or redevelopment projects.

Background:

The Region applies development charges to all new development, including redevelopment, infill and conversions (with the exception of the addition of one or two units to a single detached dwelling where the additional units are restricted to a certain size, and additions of one unit to an existing non-single residential dwelling where the additional unit is restricted in size). The impact of such charges could be to discourage legal conversions as well as redevelopment and infill projects. The Task Force recommends that a committee be established to study possible methods to use such charges (or their removal) as incentive for private sector affordable housing projects. Methods like grants for certain projects, or exemptions for affordable units, could serve to encourage legal conversions, as well as other affordable development efforts.

The Task Force further recommends that Area Municipalities (who are permitted to provide full or

partial exemptions under the Development Charges Act, 1989) also be encouraged to study the possibility of using development charges as a means of encouraging private sector affordable housing development.

### **RECOMMENDATION 5.7**

#### ***Land Leases as Incentive***

Encourage the private sector to use land leases to lower housing costs by amortizing costs and charges related to leased land.

#### **Background:**

Housing can be made more affordable if households are required to purchase the building only, while land is leased. The Task Force recommends that private sector developers be encouraged to utilize land leases more often, thereby lowering the downpayment required to purchase a unit. This could significantly increase the number of prospective buyers, simultaneously stimulating demand for the construction of such affordable units and in this way acting as an incentive for private sector provision of an affordable product.

## **II. 25% Affordable Housing in New Developments**

### **RECOMMENDATION 5.8**

#### ***Working with Developers in Achieving 25% Affordable Housing***

- a) Direct the Planning and Development Department to increase its efforts in articulating the Region's housing needs with the housing development industry and, in cooperation with the Area Municipalities, to negotiate development agreements which work towards achieving the Region's goal of a minimum of 25% affordable housing in all new residential development.
- b) As part of these efforts, direct the Planning and Development Department to change the application procedure for all new subdivisions and condominiums so that it includes a requirement that the applicant identify how the proposal fits with the Region's 25% affordable housing goal.

Background:

Through its control of the subdivision and condominium approval process the Region can encourage developers to take different approaches to new construction so that the full range of market demand and need is addressed. The Task Force recommends that the Region, through the Planning and Development Department, encourage private developers to engage in affordable housing construction as part of their new development. Altering the application procedure, so that it would require identification of how a proposal meets the Region's 25% affordable housing goal, would focus developers' attention on affordable housing and could make its construction more likely. In this way, private sector development could be used as a means to ensure that Regional affordable housing goals and targets, outlined in Recommendations 1.1 and 1.2, are met.

**ASSISTANCE TO BOTH NON-PROFIT/COOPERATIVE AND PRIVATE SECTORS**

**RECOMMENDATION 5.9**

***Joint Ventures***

Consider, on an individual basis, proposals for the Region to engage in joint ventures with the private and/or non-profit sector that would lead to the use of new and innovative techniques to provide affordable housing and to further the objectives stated in the Guiding Principles of the Chairman's Task Force on Affordable Housing. These ventures could take many different forms, from a joint commercial/affordable housing project to the construction of innovative affordable housing designs. Methods to implement these ventures would be to:

- a) Establish a revolving fund of \$.5 million to be used for the purpose of assisting private and non-profit housing providers and community groups in implementing unique design, equity, sweat equity, financing, planning or management techniques for affordable housing. The terms of reference for the fund must ensure that money not be used to confer "unfair" benefits upon particular developers, but must be used to directly further Regional objectives, in accordance with the legal definition of joint venturing. The development of a terms of

reference for the fund should be referred to the staff committee which is being established to develop a terms of reference for funds to assist non-profit housing providers and co-operatives in accessing land (see Recommendation 5.5).

- b) Direct the Planning and Development Department, through the subdivision and condominium approval process, to identify and pursue opportunities for joint ventures with the private sector, whereby the Region assumes a second mortgage on the difference between market value and the sale price agreed to by the developer, if any, and/or registers resale controls upon the deed of affordable units to ensure units are targeted to low to moderate income households and remain affordable for at least 25 years.

Background:

Joint ventures could encourage and enable both non-profit/cooperative and private sector developers to begin affordable housing construction. Joint ventures could directly assist would-be affordable housing builders in the start-up stage. Such ventures reflect the reality that neither the private or public sector operating alone is capable of addressing the full range of housing need, and that a public-private partnership of resources and expertise can be a valuable cooperation. Joint ventures could take a whole variety of forms, but in all instances there would be a clear set of legal responsibilities established between participants, and no unfair benefits would be conferred. The methods the Task Force advocates for implementing such ventures include the establishment of a revolving fund, and Regional provision of second mortgages on certain projects. The participation in joint ventures by the Region could broaden Regional initiatives with respect to affordable housing, as well as provide a base from which the Region could encourage private sector developers to engage in affordable projects.



## **6.0 A RECOMMENDED VEHICLE FOR REGIONAL INVOLVEMENT IN HOUSING: A REGIONAL HOUSING COMMISSION**

### **RECOMMENDATION 6.1**

Direct the Commissioner of Planning and Development in conjunction with the Commissioner of Social Services and other relevant departments to develop a detailed implementation plan for the creation of a Regional Housing Commission and present this report for consideration by Regional Council in six months. The implementation plan should address issues such as:

- a) the organizational structures and relationships;
- b) the composition of the Commission (a mix of political and citizen representation);
- c) financial arrangements for its operation; and
- d) mandate and role - including the following:
  - o to administer the revolving fund (Recommendations 5.4 and 5.5) and the Joint Venture fund (Recommendation 5.9);
  - o to deliver the community development, information, and facilitative/technical services outlined in category 3.0;
  - o to undertake to provide innovative design, equity, financing, planning and management techniques through providing facilitative/technical assistance to non-profit groups and private individuals or groups attempting to demonstrate new and innovative techniques;
  - o to sponsor design competitions (see category 4.0) to build projects and to encourage innovation in the

design, development, management and financing of affordable housing;

- o to coordinate and assist providers of non-profit housing, where such assistance is needed;
- o to develop collaborative arrangements with support service agencies so that both the transitional and permanent housing of people with special needs such as victims of domestic violence, the developmentally delayed, and the physically disabled, are being met;
- o to investigate other community housing needs and possible solutions, including a consideration of the formation a Regional Non-Profit Housing Corporation that would seek to address those housing needs not currently being met (for example the construction of housing which is targeted to single person households, in particular the single working poor, single welfare recipients and homeless individuals); and
- o to perform an advocacy role to represent the Region's housing concerns and needs.

Background:

The host of new Regional duties outlined in previous categories is long. At present, the current Regional involvement in housing issues takes place through a variety of Regional departments. As a result, certain affordable housing projects or concerns can get lost or abandoned. With the considerably expanded Regional role in relation to affordable housing that the Task Force advocates, it would seem even more crucial that a central management body be established.

To fulfil this function, the Task Force recommends the creation of a Housing Commission. A quasi non-governmental organization, the Commission would act as a central coordinating vehicle, overseeing all the responsibilities the Region would assume with the incorporation of Task Force recommendations related

to affordable housing. Beyond this, the Commission could focus on other housing related matters as well. This Commission would provide a leadership role, and serve as the Region's advocate in negotiations with other levels of government on housing issues. The Commission would provide the Region with a voice to make the specific (affordable and other) housing needs of Hamilton-Wentworth heard. It would act as an information and facilitation service and serve as a place to connect all those individuals and groups currently involved in, or seeking involvement in, Regional housing efforts (affordable and other) in useful partnerships. As an arms-length body from government, the Commission would also have the opportunity to engage in specific projects that could seek funding from other, non-governmental sources. In all these activities, the Commission would seek to promote innovative approaches to housing issues. The Task Force belief that a 'new perspective' on housing is needed would find its expression in such a Commission and the change of focus its formation and operation would entail.

Finally, though by no means of least importance, the Commission would very much emphasize the community involvement that the Task Force has cited as pivotal to a new Regional response to affordable housing, especially since it would itself be comprised of citizen and other representation.

## B. RECOMMENDATIONS FOR PROVINCIAL AND FEDERAL INITIATIVES

.....

The recommendations proposed in Part A suggest a new strategy for a Regional response to affordable housing. Much of that strategy depends on a strong commitment to local responsibility for resolving affordable housing needs, but there is still an essential set of partnerships necessary between Area Municipal, Regional, Provincial, and Federal levels of government in making that strategy possible. On occasion, the proposed Regional changes require certain Provincial or Federal enabling legislation. In other instances, Provincial or Federal activity can significantly and even necessarily complement the "made in Hamilton-Wentworth" solution that is proposed by the Task Force. In either case, the term 'partnership' seems a critical one, for (as stated earlier), it is only through such cooperation that a comprehensive response to affordable housing can be made possible.

Part A outlines a series of methods available for expanding Regional opportunities for affordable housing, moving through a set of categories that begin with policy change and end with direct Regional assistance in housing matters. The ensuing recommendations to Provincial and Federal Governments follow that same set of category headings (with some sub-category changes), so that it can be easily discerned which particular Regional and Area Municipal proposed changes necessitate corresponding Provincial or Federal changes.

.....

## **7.0 SETTING THE POLICY ENVIRONMENT: TARGETS AND OBJECTIVES**

### **THE DEFINITION AND IDENTIFICATION OF AFFORDABLE, ASSISTED AND SPECIAL NEEDS HOUSING**

#### **RECOMMENDATION 7.1**

##### ***Defining Affordable Housing***

**Request the Provincial Government to consider adoption of the Residual Income Method of defining "affordable" housing.**

##### **Background:**

**Believing the Residual Income Method to be particularly effective in assessing affordable housing needs, the Task Force recommends that the Region request the Provincial Government to consider this same Method for its Provincial definition of affordable housing. See Background for Recommendation 1.6.**



## **8.0 SETTING THE REGULATORY ENVIRONMENT: MODIFICATIONS TO STANDARDS AND PROCESS**

### **CHANGES TO BUILDING AND OTHER CODES**

#### **RECOMMENDATION 8.1**

##### ***Changes to the Building Code for Increased Flexibility***

Request the Ontario Ministry of Housing in consultation with Municipalities and the Development Industry to review the Ontario Building Code and recommend changes that allow more flexibility and greater ease in the development of innovative affordable housing designs.

#### **RECOMMENDATION 8.2**

##### ***Changes to the Standards for Building Materials for Increased Flexibility***

Request the Canada Mortgage and Housing Corporation, in consultation with Municipalities and the Development Industry, to review the current standards on building materials and recommend changes that allow more flexibility in the construction of innovative affordable housing designs.

##### **Background For Both Recommendations:**

These recommended requests to the Provincial and Federal Governments are both methods to complement the more flexible zoning by-laws called for in earlier recommendations to the Region and the Area Municipalities. See Background for Recommendation 2.1.

#### **RECOMMENDATION 8.3**

##### ***Enforcement of Building Codes***

Request the Provincial Government to change the Building Codes Act (Bill 103) to enable building inspectors the right to gain entry with due process, including written notice, to dwellings to ensure that building regulations have been followed.

##### **Background:**

In keeping with earlier Task Force recommendations advocating the use of enforcement to ensure that

dwellings are safe and adequate places of residence, this recommendation requests the Province to make this enforcement process clear. The Task Force suggests that building inspectors should always follow due process, including written notice, before entry is gained. See Background for Recommendations 2.4 and 2.5.

#### **RECOMMENDATION 8.4**

##### ***Enforcement Measures That Consider the Rights of Tenants***

Request the Provincial Government to change the appropriate legislation to give Area Municipalities the ability to charge owners in violation of the relevant codes, when it is necessary, the costs of relocating tenants.

##### **Background:**

In Recommendation 2.6, the Task Force recommends that Area Municipalities develop inspection programs that recognize the rights of the tenant when eviction must occur because a unit is legally uninhabitable and cannot be brought up to standard. The above request to the Provincial Government would give legislative backing to this earlier recommendation.

### **CHANGES RELATED TO THE RENTAL HOUSING PROTECTION ACT**

#### **RECOMMENDATION 8.5**

##### ***Tightening the Criteria Guidelines***

Request the Provincial Government to revise the Rental Housing Protection Act so that all Area Municipal Councils must give priority to Criterion No. 2, as stated in the Act, over Criterion No. 3. Further, when approval is granted under Criterion No. 3, strict conditions related to the provision of affordable housing should be imposed.

##### **Background:**

The Task Force has suggested in Recommendation 2.7 that the Region should encourage Area Municipalities to follow stricter guidelines in their implementation of the Rental Housing Protection Act, 1989. The recommendation above legislates these stricter guidelines by outlining more stringent approval criteria in the effort to protect against the loss of rental units through demolition and conversion. See Background for Recommendation 2.7.

#### RECOMMENDATION 8.6

*Applying the Act to All Area Municipalities* Request the Provincial Government to expand application of the Rental Housing Protection Act to all Area Municipalities.

##### Background:

Application of the Rental Housing Protection Act to all Area Municipalities would offer better protection against the loss of rental units through demolition and conversion, since this would require all Area Municipalities, small and large, to apply the criteria before approving such demolitions or conversions. See Background for Recommendation 2.7.

### CLARIFYING AND STREAMLINING THE REGULATORY PROCESS

#### RECOMMENDATION 8.7

*A Pre-Hearing Mediation System for the OMB*

In conjunction with the Area Municipalities, request the Provincial Government to take immediate action on reforming the procedures of the Ontario Municipal Board, to develop a pre-hearing mediation system that decides whether a case can proceed to the OMB. Affordable housing projects should continue to receive priority when scheduled for hearings.

#### RECOMMENDATION 8.8

*Improving Provincial Agency Response Capability*

Request the Provincial Government to improve the response capability of Provincial agencies involved in affordable housing projects to things like applications for approval and other procedural steps that must be taken.

##### Background For Both Recommendations:

Both these recommendations are methods of streamlining the regulatory process at the Provincial level, through improving the response capability of relevant Ministries for things like development applications and the funding approvals process, to complement similar efforts already proposed at the Regional level. See Background for Recommendations 2.10, 2.11, 2.12, and 2.13.



## 9.0 OFFERING ASSISTANCE: COMMUNITY DEVELOPMENT AND INFORMATION AND FACILITATIVE/TECHNICAL SERVICES

### COMMUNITY DEVELOPMENT

#### RECOMMENDATION 9.1

##### *A Package of Financial Mechanisms to Facilitate Homeownership*

Request the Federal and Provincial governments to develop a package of financial mechanisms designed to make homeownership more accessible for a larger proportion of low and moderate income households. Suggested actions include, but are not limited to, the following:

CMHC and the Federal Government should:

- a) Work with financial institutions to make 40 year mortgages more widely available to households unable to carry a traditional 25 year mortgage.
- b) Work with financial institutions and community groups to make loan insurance more accessible to low income households through promoting the "sweat equity" option to meet downpayment requirements.
- c) Increase insurable loan to value ratios from 90% to 95%.
- d) Introduce tax credits on mortgage payments for first time home owners with low incomes.

The Provincial Government should:

- e) Introduce measures to enhance the Ontario Home Ownership Savings Plan (OHOSP) for low and moderate income households (eg. increase maximum contributions permitted and enhance tax credit for households with incomes of \$30,000 or less).

#### Background:

The Task Force makes earlier recommendations designed to assist residents of the Region in their

efforts to achieve homeownership (see Recommendation 3.3). The series of proposed requests to Federal and Provincial Governments in the recommendation above would serve as further assistance to these households. They represent a number of financial mechanisms that could make homeownership easier and more accessible for a larger proportion of low and moderate income households who have the desire for homeownership. Options such as longer term mortgages, mortgage insurance that permits a sweat equity option (providing households with the opportunity to develop equity in their home through the use of their own labour), higher insurable loan to value ratios, mortgage deductibility, and more generous homeownership programs, could be combined to assist some of the households currently marginalized by the homeownership market.

**I. Assistance for Neighbourhood Revitalization:  
The Rehabilitation and Protection of the Existing Stock**

**RECOMMENDATION 9.2**

***Revised Guidelines for the Ontario Home Renewal Program***

Request the Provincial Government to revise guidelines of the Ontario Home Renewal Program to make it more effective. Updating income thresholds and extending eligibility criteria to ensure low-income households can obtain grants, increasing loan values, reviewing conditions for making loans, and allowing municipalities more flexibility in implementation could increase take-up under the Program.

**Background:**

There are 98,667 owner occupied residential units in Hamilton-Wentworth, of which 87% are single detached, 5% are semi detached, 4% are row condo and 1% are farm residential. The remaining owner occupied units are primarily plexes and apartment condominiums. Forty-two percent of owner occupied singles, 51% of owner occupied semis and 70% of owner occupied farm residential units were constructed prior to 1960. In contrast, 94% of row condo/freeholds were constructed after 1960. The age of the owner occupied stock in Hamilton-

Wentworth makes rehabilitation and maintenance a salient issue.

The Ontario Home Renewal Program provides loans of up to \$7,500 to households with incomes of \$21,000 or less. Only one unit over the life of the house is allowed, and interest rates on loans vary from 0 to 10%, depending on household income. The number of owners in the City of Hamilton benefiting from the Ontario Home Renewal Program declined from 327 in 1976 to 1 in 1989. Other municipalities also had some initial success in delivering the program - Ancaster has administered 110 loans, Flamborough 26, Glanbrook 33, and Stoney Creek 59 - but a shortage of allocations and a failure to change program guidelines since 1981 have affected take up throughout the Region. The Task Force therefore recommends that the Province be requested to revise the Guidelines for the Program, to make it more effective and to ensure that the owner occupied stock in the Region is preserved.

### **RECOMMENDATION 9.3**

#### ***Reserve Funds for Rental Unit Rehabilitation and Maintenance***

Request the Provincial Government to introduce legislation requiring landlords to establish reserve funds, similar to those used by cooperatives, to be used for rehabilitation and maintenance purposes.

#### **Background:**

The rehabilitation and maintenance of existing rental stock is essential in preserving the availability of existing affordable units, but the cost of paying for this preservation has been problematic. In the past, many of the costs of renovations were passed on directly to the tenant through the rent review system. The Task Force recommends that the Province should be requested to introduce legislation that would require the landlord to cover some of the costs of rehabilitation out of regular rental payments. This would ensure that some of the costs for rehabilitation projects are immediately available. This method would also require that tenants and landlords share the costs of rehabilitation.

## **RECOMMENDATION 9.4**

### ***Programs to Assist in Rental Unit Maintenance and Rehabilitation***

Request the Federal and Provincial Governments to introduce and expand programs to assist in the maintenance and rehabilitation of all rental units, and in particular, rental units in high rise apartment buildings.

#### **Background:**

As stated above in Recommendation 9.3, rental units in need of repair have had little assistance available to cover costs. The Task Force recommends that a request be made of both Federal and Provincial Governments to introduce and expand assistance programs for the maintenance and rehabilitation of all rental units.

Even more specifically, high rise rental buildings in Hamilton-Wentworth are aging and in need of repair. There are 30,497 units in rental buildings with six or more stories in the Region. This represents approximately 75% of all units in rental buildings with six or more units. Rental units provide accommodation to many low and moderate income households. Approximately 24,700 households (42% of all rental households) had 1985 incomes of less than \$15,000 and 18,230 households (31% of all rental households) had 1985 household incomes between \$15,000 and \$29,999. Forty-two percent of units are in high rises constructed between 1961 and 1970 and another 42% are in buildings constructed between 1971 and 1980.

There is no current program to assist in the rehabilitation and maintenance of the high rise rental stock, and the Task Force believes this should be addressed by Federal and Provincial Governments. Such a program would assist in rehabilitating a large number of buildings, thus preserving and conserving the rental stock for the future. Fixing buildings now will be less expensive than fixing in the future when major deterioration has occurred. While the funds from the program would not necessarily be directed at affordable units (the purpose of program would be to maintain stock, not to provide direct assistance to tenants), almost all units in older rental buildings tend to be affordable.

## **FACILITATIVE/TECHNICAL SERVICES**

### **RECOMMENDATION 9.5**

#### ***Assistance for Tenants: Encouraging Tenant Associations***

**Request the Federal and Provincial Governments to:**

- a) Continue to demonstrate support for cooperative-style management efforts through increased funding of Tenant Associations.**
- b) Increase such funding for Tenant Associations to all non-profits.**
- c) Encourage housing agencies to inform their tenants that start-up funding is available for Tenant Associations.**

#### **Background:**

The Task Force makes an earlier recommendation for Regional assistance to tenants, and much of that assistance focuses on encouraging greater levels of tenant participation (see Recommendation 3.8). The recommendation above is a request for Federal and Provincial demonstration of similar commitment to the concept of more active tenant involvement. Funding is currently available for Tenant Associations in cooperative-style projects. The Task Force recommends that a request be made for an increase in this funding and its expansion to all non-profits, so tenants in an even wider range of housing circumstances can begin to develop a greater sense of involvement in their living environment.

### **RECOMMENDATION 9.6**

#### ***Assistance for Tenants: Unit Registration in Central Rent Registry***

**Request the Provincial Government to require landlords of all rental units to register in the central Rent Registry.**

#### **Background:**

Under Rent Review Legislation, a Central Registry has been established in most urban centres to document the maximum legal rent for rental units. All landlords of apartments with more than six units are required to register, making it simple for new

tenants to determine whether or not their rent is above the maximum legal rent (as long as they are aware of the legislation and the Registry).

According to the 1988 Provincial Assessment, there are 7,236 residential units in plexes in Hamilton-Wentworth, of which 68% (4,880 units) are tenant occupied. Rental plexes are covered by Rent Review legislation, but are not required to register with the Central Rent Registry at this time. The Task Force recommends that all rental units should be registered in the Central Rent Registry. This would guarantee that new tenants in plexes, through checking with the Central Rent Registry, would be able to ensure that rents are not above the legal maximum.

## **10.0 FOCUSING: INITIATIVES TO GENERATE IDEAS ON AFFORDABLE HOUSING**

### **METHOD ONE: GRASS ROOTS MARATHON THINK TANK ("CHARETTE") ON AFFORDABLE HOUSING**

#### **Recommendation 10.1**

##### ***Provincial/Federal Funding***

Request the Provincial and/or Federal Government to match Regional funding for the organization of a Grass Roots Affordable Housing marathon think tank (CHARETTE) to be used for staff, facilities, report production, and other expenses.

##### **Background:**

This recommendation seeks Provincial involvement in the form of funding to facilitate a specific Regional effort - a Grass Roots Affordable Housing CHARETTE - to generate ideas on affordable housing. See Background for Recommendation 4.1.

### **METHOD TWO: DEMONSTRATION PROJECTS**

#### **RECOMMENDATION 10.2**

##### ***Provincial Participation in a Demonstration Project***

Request the Provincial Government to participate in a demonstration project for affordable housing in Hamilton-Wentworth through provision of public land, retention of architectural assistance and consultant support, etc.

##### **Background:**

This recommendation seeks direct Provincial participation in demonstration projects for affordable housing in the Region. See Background for Recommendations 4.2 and 4.3.



## 11.0 READY TO BUILD: ENABLING AND ENSURING THE CONSTRUCTION OF AFFORDABLE HOUSING

### A GENERAL RECOMMENDATION

#### RECOMMENDATION 11.1

##### *A Regional-Area Municipal-Provincial Housing Agreement*

Direct appropriate Regional and Area Municipal staff to negotiate a Regional-Area Municipal-Provincial Housing Agreement with the Ministry of Housing to cover:

- a) All aspects of Regional, Area Municipal and Provincial responsibilities for assisted housing, including the number of assisted units to be allocated to non-profit housing providers and co-operatives within Hamilton-Wentworth.
- b) An agreement on sharing costs and risks associated with the operation of a revolving fund for land acquisition/bridge financing/loan guarantees.
- c) A cost sharing agreement for financial contributions to joint ventures (in accordance with the legal definition of joint ventures) with the private sector and/or non-profit and cooperative sector.

#### Background:

This recommended Regional-Area Municipal-Provincial Housing Agreement would address a number of issues raised in earlier Task Force recommendations for a new Regional strategy for affordable housing, including joint venture efforts, the set-up and administration of a revolving fund, and details about assisted housing in the Region. Background material on all these issues can be found in Category 5.0.

The premise for such an Agreement is that it would represent Provincial recognition of the Region's efforts to address its own specific affordable housing needs. The Agreement would outline the division of responsibilities between levels of government, formally devolving some of these responsibilities to

the Region and thereby acknowledging the Region's efforts to deliver a locally-based solution to the issue of affordable housing. Other features of the Agreement would outline the areas of partnership between the governments involved, an equally important undertaking.

## NON-PROFIT AND COOPERATIVE SECTOR

### I. Direct Funding and Other Financial Methods to Promote/Enable the Construction of Affordable Housing

#### RECOMMENDATION 11.2

##### *Increasing Allocations*

Request the Provincial Government to provide additional allocations to Hamilton-Wentworth:

- a) Under the Rent Supplement Program. Landlords should also be encouraged to apply for unit allocations under the Program.
- b) For cooperative-style affordable housing projects.

##### Background:

The number of rent supplement units in the Region has declined from 500 in 1982 to 420 in 1989. There have been no new rent supplement agreements negotiated since the early 1980s and many landlords with existing leases are opting out once current tenants move. Low vacancy rates in the private market have contributed to the decline in the number of rent supplement units available. On the other hand, a number of landlords have recently applied to participate in the rent supplement program in Hamilton-Wentworth, but Provincial allocations were not available. The Task Force recommends that Regional Council request additional allocations. Further, if more landlords were aware of the program and applied for allocations, the Province could also decide to increase allocations to Hamilton-Wentworth.

The Task Force recommends that the Provincial Government be requested to increase funding for cooperative style housing projects as well, in keeping with the earlier Task Force emphasis (in Recommendation 3.8) on tenant participation and (in

Recommendation 3.3) on shared equity and cooperative housing arrangements. Cooperative projects are those that would, even upon sale, remain in the non-profit sector.

### **RECOMMENDATION 11.3**

#### ***Increase in Rent Geared to Income Designations and Funding***

Request the Provincial and Federal Governments to:

- a) Require all non-profit and cooperative housing providers to designate at least 50% and as high as 100% of units in assisted housing projects as Rent Geared to Income (core and non-core units). The higher percentages of assisted units should be a function of the smaller scale of the project, with the inverse applicable as well.
- b) Adjust the Maximum Unit Prices (MUPs) to make smaller scale affordable housing projects viable.
- c) Increase funding to the Cooperative and Non-Profit Housing Program to finance this policy.

#### **Background:**

Since 1986, as a result of the revised Federal-Provincial Non-Profit Housing Program, a minimum of 40% of the units developed through the non-profit housing program must be rent geared to income and must serve households whose need is classified as "deep core" (ie. income level of households receiving welfare or family benefits). The remaining 60% of units are to serve households whose need is classified as "shallow core" (minimum wage earners) or "shallow non-core" (slightly higher income), as well as those able to afford market rent. Prior to 1986, non-profit unit allocations were made on the basis of 25% rent geared to income and 75% low end of market (LEM) rent for family units and approximately 33% rent geared to income and 67% LEM for senior units. Although there are programs to allow providers to increase the percentage of RGI units in a project, this is at the expense of construction of new units, due to funding limitations. Increased funding to the Cooperative and Non-Profit Housing Program is necessary to enable this increase in percentage.

An estimated 600 family units could be made available immediately if the percentage of RGI units (core and non-core need) in pre-1986 buildings were increased from 25% to 50%. Additional RGI senior units would also become available. Providers could determine whether additional rent geared to income units were to serve households in deep core, shallow core or shallow non-core. However, the Task Force also strongly advocates that high percentage RGI projects should be small in size, with the inverse true as well, to ensure that projects have the opportunity for neighbourhood integration.

#### **RECOMMENDATION 11.4**

##### ***Promotion of 'Resident Pay' Units***

Request the Federal and Provincial Governments to assist and promote in the creation of non-profit equity or 'resident pay' units by providing necessary programs and financial mechanisms (such as, but not limited to, land trusts, availability of mortgage insurance through CMHC, seed moneys).

##### **Background:**

Earlier Task Force recommendations for new Regional approaches to affordable housing display an emphasis on innovative tenure and equity options. Federal and Provincial assistance for achieving these innovative options could take several forms. The Task Force recommends requesting that the resident-pay model, in particular, be encouraged through the provision of programs and financial mechanisms. See Background for Recommendation 3.3.

#### **RECOMMENDATION 11.5**

##### ***Providing Effective Access to Loan Guarantees***

Request the Provincial and Federal Governments to provide non-profit housing corporations and cooperatives with effective access to loan guarantees in order that they can obtain land for housing in a competitive market.

##### **Background:**

This request of Federal and Provincial Governments complements earlier Task Force recommendations for Regional assistance to non-profit and cooperative housing providers in their efforts to access land. Often, lack of loan guarantee is a barrier to obtaining land. Just as the Task Force recommends that the

Region sometimes provide loan guarantees, it also suggests that Provincial and Federal guarantees would likewise serve to remove this barrier to land acquisition. See Background for Recommendations 5.4 and 5.5.

#### **RECOMMENDATION 11.6**

##### ***Sale or Exchange of Surplus Provincial Land Unsuitable for Affordable Housing***

Request the Provincial Government to sell or exchange surplus government land in Hamilton-Wentworth that cannot be developed for affordable housing and use funds or land revenues to purchase land within the existing urban areas suitable for affordable housing in the Region.

##### **Background:**

This is a Provincial initiative to complement earlier recommendations (5.2 and 5.3) that propose Regional and Area Municipal efforts to identify and earmark land for affordable housing. In this case, the Task Force recommends that Provincial land in the Region not suitable for affordable housing could be exchanged for land that is viable for affordable housing in Hamilton-Wentworth, or it could be sold and the funds accrued could purchase land that is suitable for affordable housing in the Region.

#### **RECOMMENDATION 11.7**

##### ***Designating Percentage of Park Land Dedications for Affordable Housing***

Request the Provincial Government to revise the Planning Act to allow Area Municipalities to earmark 20% of the park land dedications provided for under the Act (i.e. 1% of the current 5% park land requirement) for affordable housing.

##### **Background:**

Park land dedications (5% of a land site) are already required under the Planning Act. The Task Force recommends that the Provincial Government be requested to demonstrate its commitment to both green space and affordable housing by allowing Area Municipalities to allot a percentage of the current park land dedications to affordable housing.

## II. Assistance in Land Acquisition

### RECOMMENDATION 11.8

#### *A Revolving Block Fund*

Request the Provincial Government to provide a revolving block fund of at least \$6 million, to be used for a Regionally directed program for:

- a) the acquisition of land for housing low income households; and/or
- b) bridge financing for non-profits to secure land; and/or
- c) loan guarantees to non-profit housing providers to enable them to secure land.

#### Background:

This recommendation is the necessary financial method to enable earlier Task Force recommendations (5.4 and 5.5) for a revolving block fund to aid in the acquisition of land for housing low income households and/or providing bridge financing and/or loan guarantees to non-profit housing providers to assist them in land acquisition. The Task Force believes that this method of assistance - Provincial funds being provided for a Regionally run program so the Region may effectively create its own responses to local housing needs - is a healthy devolution of responsibilities from Province to Region. By providing the funds, the Province would indicate a commitment to the Region's new strategy for addressing affordable housing from a community-based perspective.

## PRIVATE SECTOR

### I. Incentives and Disincentives

### RECOMMENDATION 11.9

#### *Programs to Enable and Assist Construction*

Request the Federal Government to increase its involvement in the provision of affordable housing, including the creation of programs to assist with the construction of private rental accommodation,

and in conjunction with this request the Provincial and/or Federal Governments to:

- a) Create a Bond specifically directed towards investment in affordable housing.
- b) Study the feasibility of a Savings Investment Fund program.
- c) Develop policies to encourage pension fund investment in affordable housing and to inform pension administrators about this option.
- d) Provide a tax credit from income tax on rental income where an additional affordable unit has been created in an owner-occupied dwelling.
- e) Expand CMHC insurance coverage for non-profit units not currently sponsored under Federal or Provincial programs, and for private developers of affordable housing.
- f) Maintain and expand Index Linked Mortgages beyond the Federal Cooperative Program.
- g) Promote the CMHC Mortgage Backed Securities program more widely.

Background:

Federal programs to provide for affordable housing are relatively few. Further, both Federal and Provincial programs to assist in private affordable housing construction, and in particular the construction of affordable rental units, are also limited. The Task Force recommends that a request be made that the Federal Government increase its involvement in the provision of affordable housing. The Task Force also recommends that a request be made to both Federal and Provincial Governments for greater attention to the private sector and its potential contributions to the affordable housing effort, and even more specifically, its potential contribution to the construction of affordable rental accommodation.

The Task Force suggests that the following are several ideas that warrant Federal/Provincial attention: the creation of Bonds that would "link" private investment with affordable housing; the creation of a

savings vehicle (Savings Investment Bond) that would allow individuals to invest their money in a fund that is used to finance affordable housing projects, and ultimately allows that same investor to buy into one of the project units; and programs to assist in the promotion of pension fund investment in affordable housing (see Background for Recommendation 3.6).

Other ideas include: providing a tax credit to homeowners upon the addition of an affordable unit in an owner-occupied dwelling; an expansion in the availability of CMHC loan insurance; the maintenance and expansion of the Index Linked Mortgages Program (mortgages that secure the real rate of interest - the interest realized after inflation and risk, but does not include an "unanticipated risk" factor usually included in the interest rate charged on the market - and an inflation factor adjusted annually) beyond its current limited use by the Federal Cooperative Program; and wider promotion of the CMHC Mortgage Backed Securities Program (MBS's consist of an undivided interest in a pool of residential, NHA-insured, first mortgages).

#### RECOMMENDATION 11.10

##### *A "Green Tax" as Disincentive*

Request the Province to allow municipalities to charge a "Green Tax" on housing units of a certain lot or unit size or selling price based on proportionate service costs. Such levies would then be used for affordable housing purposes. A special study may be required to quantify the costs of servicing large developments versus affordable developments and the cost of servicing lower density versus higher density development.

##### Background:

The Development Charges Act, 1989 states that: "A municipality may impose, with respect to each use of land, buildings or structures designed in a development charge by-law, only those growth-related net capital costs attributed to that use." By extension of that principle, the Task Force requests that Provincial authority be given to quantify development charges proportionately, based on the higher service costs for larger unit or lot size development. The Task Force recommends that a request be made to the Provincial Government to categorize the higher development charges in these particular instances as a "Green Tax". This would serve as a reminder to developers that there is an extra cost associated with larger units, both in the

charges they must pay, but more importantly in the demand these units make on land space and servicing. The "Green Tax" would serve as an incentive for builders to create smaller, more sustainable units, since such a tax would not be applied to these units.

#### **RECOMMENDATION 11.11**

##### ***Changes to the Development Charges Act***

Request the Provincial Government to change the appropriate section of the Development Charges Act:

- a) Dealing with Educational Development Charges, to enable Boards of Education to provide full or partial exemptions for levies on affordable housing units.
- b) To allow, in appropriate cases where capital infrastructure is already substantially in place, application of Development Charges to a fund to facilitate affordable housing projects in the community.

##### **Background:**

The Task Force makes earlier recommendations suggesting that the Area Municipalities be encouraged to study the possibility of providing affordable housing exemptions under the Development Charges Act, 1989 (see Recommendation 5.6). Here, the Task Force recommends that a request be made to the Provincial Government for legislative changes to the Act to: allow Boards of Education to consider offering similar exemptions; and to (in appropriate circumstances, where capital infrastructure is already in place) apply the development charges that are collected to a special fund to facilitate affordable housing. Both these measures would serve to further encourage affordable housing development, by offering incentive for the construction of affordable units (making them eligible for Education exemptions), and by building up a fund to facilitate affordable projects in the community.

## II. 25% Affordable Housing in New Developments

### RECOMMENDATION 11.12

#### *Implementation of 25% Affordable Housing*

Request the Provincial Government to require that if a developer's proposal for new residential development does not fit with Regional housing objectives, the applicant should offer for sale at fair market value a building site to either a non-profit housing corporation/cooperative or to a revolving fund maintained by the Region, or cash in lieu of such a site, for the purpose of supporting the development of affordable housing.

#### Background:

This recommendation suggests that the Provincial Government be requested to make legislation more explicit in order to enable the Region to achieve its housing objectives. If new residential development proposals do not fit with Regional objectives (and in particular the 25% affordable criterion of Task Force Recommendation 1.1), the Task Force believes applicants should be required, through Provincial legislation, to offer something "in lieu", to ensure that affordable targets can still be met.

## REFERENCES



## REFERENCES

1. Amborski, David P. and Associates. An Evaluation of the Applicability of Regional/Private Sector Joint Ventures to the Regional Municipality of Hamilton-Wentworth. Hamilton: 1989.
2. Association of Agencies for Treatment and Development. Report to the Data Base Committee for the Developmentally Handicapped Regarding the 1988 Update. Hamilton: AATD, 1989.
3. Breitbart, Myrna. "Quality Housing for Women and Children," Canadian Woman Studies. Vol. 11, No. 2, 1988.
4. Burke, Mary Anne. "People in Co-operative Housing," Canadian Social Trends. Statistics Canada: Autumn, 1990.
5. Canada Mortgage and Housing Corporation. Canadian Housing Markets. Ottawa: September, 1990.
6. Canada Mortgage and Housing Corporation. CMHC Demonstration Projects: An Annotated Bibliography. Ottawa: Demonstration Analysis Division, 1980.
7. Canada Mortgage and Housing Corporation. Facilitating Production of Affordable Housing Through Regulatory Reform and Streamlining Approvals Process. Ottawa: Canada Mortgage and Housing Corporation, 1986.
8. Canada Mortgage and Housing Corporation. The Federal Cooperative Housing Program. Ottawa: October, 1986.
9. Canada Mortgage and Housing Corporation. Helping to House Canadians: Basic Facts. Ottawa: 1989.
10. Canada Mortgage and Housing Corporation. Innovations in Housing for Seniors. Ottawa: 1989.
11. Canada Mortgage and Housing Corporation. Mortgage Market Trends. Ottawa: Market Analysis Centre, October 1990.
12. Canada Mortgage and Housing Corporation. NHA Mortgage-Backed Securities. Ottawa: May, 1989.
13. Canada Mortgage and Housing Corporation. New Financial and Tenure Options for Seniors. Ottawa: 1988.
14. Cassidy, Cecil. "Lease-Purchase: One Road to Home Ownership," Lessons of Enterprise.
15. Citizens for Citizens, Ward 3. Brief: Housing Intensification Study. October, 1990.
16. City of Edmonton. City Trends. Edmonton: Department of Planning and Development, Spring, 1990.

17. City of Etobicoke. A Housing Strategy for Today. Etobicoke: The Starr Group, Planning and Management Consultants, April, 1988.
18. City of Hamilton. Housing Intensification Study, Volumes 1 and 2. Hamilton: Hamilton-Wentworth Planning and Development Department, December, 1989.
19. City of Hamilton. Neighbourhood Design in Undeveloped Areas: A Planning Concept. Hamilton: Region of Hamilton-Wentworth Planning and Development Department, October, 1975.
20. City of Hamilton. Provincial/Municipal Housing Agreement. September 10, 1990.
21. City of Hamilton. A Review of Neighbourhood Plan Population Design Guidelines. Hamilton: Region of Hamilton-Wentworth Planning and Development Department, 1982.
22. City of Hamilton. The Zoning By-Law. July, 1950.
23. City of Kitchener. Housing Intensification. Kitchener: Department of Planning and Development, July, 1990.
24. City of London. Residential Intensification Study. London: Department of Planning and Development, March, 1990.
25. City of Mississauga. A Housing Strategy for the City of Mississauga. Mississauga: The Starr Group, Planning and Management Consultants, March, 1988.
26. City of Stoney Creek. Town of Stoney Creek Zoning By-Law No. 690, By-Law No. 2505, By-Law No. 3264-73, By-Law No. 2175, and By-Law No. 2347. August, 1988.
27. City of Toronto Housing Department. Living Room II: A City Housing Policy Review. Toronto: Housing Policy Review Committee, October, 1986.
28. City of Toronto Housing Department. Singles Housing Opportunity Program: Information Package. Toronto: City of Toronto Housing Department, 1990.
29. City of Toronto Neighbourhoods Committee. Report No. 13: Proposed Policies Concerning Rent Increases for Renovation and Repair Applications Under the Rental Housing Protection Act (1989). October 1990.
30. City of Toronto Planning and Development Department. Assisted Housing: Options for Private Sector Involvement. November, 1987.
31. City of Toronto Planning and Development Department. High Rise Apartments in the City of Toronto. September, 1986.
32. Clayton Research Associates. Housing Mix Recommendations, East Markham Lands. 1990.
33. Coopers and Lybrand Consulting Group. Regional Municipality of Hamilton-Wentworth Development Charges Study. 1990.

34. Dundas Sherbourne's Tenants' Association. Toward Tenant Self-Management: A Study of Tenant Participation in Public Housing Management. Unpublished, 1983.
35. Durrett, Charles and McCamant, Kathryn. Cohousing: A Contemporary Approach to Housing Ourselves. Berkeley, California: Habitat Press, 1988.
36. Ekos Research Associates Inc. The Impact of Conversions on Property Values. Toronto: Ministry of Housing, June, 1987.
37. Ekos Research Associates Inc. Evaluation of Property Value Impacts: Non-Profit Housing. Toronto: Ministry of Housing, June, 1989.
38. Federation of Canadian Municipalities et al. Affordability and Choice Today: Regulatory Reform Activities to Improve Housing. Ottawa, 1989.
39. Fliess, Gates, McGowan, Easton Architects and Clayton Research Associates. Design and Market Analysis of Affordable Housing Types in Ontario. 1990.
40. Government of Ontario. Planning Act, 1983. Toronto: Queen's Printer for Ontario, December 1986.
41. Greenpark. Affordable House Designs: Information Package. Received from Metus Management-Land Development. 1990
42. Howe, Deborah A. "The Flexible House: Designing for Changing Needs," APA Journal. Winter, 1990.
43. Hamilton and District Home Builders Association et. al. CHARLIE: CHBA/CMHC Demonstration Home. Hamilton: 1989.
44. Housing Help Centre. Vacant Rental Market Study. Hamilton: Housing Help Centre, November, 1990.
45. Hulchanski, David J. et. al.. The Municipal Role in the Supply and Maintenance of Low Cost Housing: A Review of Canadian Initiatives. Centre for Human Settlements, The University of British Columbia, 1990.
46. The Landlords of Ward 3. Landlords Send Open Letter to Mayor and Civic Officials. Letter to Editor, Hamilton Journal, October 17, 1990.
47. LeBrasseur, Rolland & Blackford, Karen & Whissell, Cynthia. "The Leford Test of Tenant Locus Control. Introducing an Effective Measure Relating Locus of Control and Housing Satisfaction," Environment and Behavior. Vol. 20, No. 3, May 1988.
48. Marcus, Clare & Wendy Sarkissian. Housing as if People Mattered. Site Design Guidelines for Medium-Density Family Housing. Los Angeles: University of California Press, 1986.
49. Matus, Vladimir. Design for Northern Climates. Cold-Climate Planning and Environmental Design. New York: Van Nostrand Reinhold Company.

50. Millward, Robert E. et al. Housing on Toronto's Main Streets: Proposals Report. City of Toronto Planning and Development Department, 1989.
51. The Municipality of Metropolitan Toronto. Housing Intensification: A Summary. Toronto: Metro Toronto Planning Department, 1987.
52. The Municipality of Metropolitan Toronto. Housing Intensification Resource Kit. Toronto: Community Services Department, 1987.
53. Ontario Ministry of Energy. Designed for Energy-Efficiency: New Housing Proposals for the Ryerson School Site, Hamilton. 1982.
54. Ontario Ministry of Housing. Portable Living Units for Seniors: The "Granny Flat" Demonstration Project. Toronto: June 1990.
55. Ontario Ministry of Housing Rent Review Policy Branch. Summary Tables of Applications Under the Rental Housing Protection Act (1986 and 1989). Toronto: 1990.
56. Ontario Ministry of Housing and Toronto Real Estate Board. Proposal Call for Homeownership Demonstration Project (Metropolitan Toronto and Mississauga).
57. Ontario Ministry of Housing and Toronto Real Estate Board. Proposal Call for Homeownership Demonstration Project (City of York).
58. Ministries of Municipal Affairs and Housing. Action: A Newsletter about Ontario's Land Use Planning for Housing Policy Statement. May, 1990.
59. Ministries of Municipal Affairs and Housing. Information Bulletin: Land Use Planning for Housing Policy Statement. November, 1990.
60. Ministries of Municipal Affairs and Housing. Land Use Planning for Housing Policy Statement. August, 1990.
61. Ontario Ministry of Municipal Affairs and Housing. Making Better Use of the Existing Stock: A Literature Review. Toronto: Ministry of Municipal Affairs and Housing, 1982.
62. Ontario Ministry of Revenue. Ontario Home Ownership Savings Plan. Toronto: Queen's Printer for Ontario, 1988.
63. Ontario Non-Profit Housing Association and the Cooperative Housing Association of Ontario. "Report from Planning Committee on Think Tank on How to Capitalize the Non-Profit Housing Sector". February, 1990.
64. Oxby, Murray. "Tying your money to your conscience," Globe and Mail. Friday, December 7, 1990, p. A6.
65. Pearson, David. The Natural House Book. Creating a Healthy, Harmonious, and Ecologically Sound Home Environment. Toronto: Simon and Schuster Inc., 1989.
66. Premier's Council on Health Strategy. A Vision for Ontario. 1990.

67. Real Estate Research Corporation. Infill Development Strategies. Washington: U.S. Department of Housing and Urban Development, 1982.
68. Regional Municipality of Hamilton-Wentworth. Industrial Land Development and Servicing Policy - Final Report. November 30, 1989.
69. Regional Municipality of Hamilton-Wentworth Legal Services Department. Development Charges By-law. 1990.
70. Regional Municipality of Hamilton-Wentworth Planning and Development Department. Regional Housing Statement Update. April, 1990.
71. Regional Municipality of Hamilton-Wentworth Planning and Development Department. Regional Municipal Building Profile: Standard Reports. September, 1990.
72. Regional Municipality of Hamilton-Wentworth Planning and Development Department. Rental Housing Protection Act: Total Units Processed to Date as of November 2, 1990.
73. Regional Municipality of Hamilton-Wentworth Planning and Development Department. Vacant Urban Residential Land Inventory. March, 1990.
74. Regional Municipality of Hamilton-Wentworth. Permissive Grants to Outside Bodies: Policies and Procedures. 1991.
75. Regional Municipality of Hamilton-Wentworth. Report of the Task Force on Care for the Psychiatrically Disabled. Hamilton: July, 1988.
76. Regional Municipality of Niagara. Who are Buying: New Homes in Niagara? A Case Study. Planning Department Report, February, 1990.
77. Regional Municipality of Ottawa-Carleton. Affordability of Housing in Ottawa-Carleton. Ottawa: RMOC, Planning Department, April, 1990.
78. Regional Municipality of Peel. Housing Choices in Peel. Brampton: Chief Administrative Office, Region of Peel, December, 1987.
79. Richardson, Ann. "Thinking About Participation," Policy and Politics. Vol. 17, No. 3, 1979.
80. Robichaud, Stephen. Resale Control Mechanisms for Owner Occupied Affordable Housing. Masters Thesis, University of Toronto Programme in Planning, 1990.
81. Rooming House Task Group of the Food and Shelter Advisory Committee. Rooming House Report. 1989.
82. Ross, David & Usher, Peter. From the Roots Up. Economic Development as if Community Mattered. New York: The Bootstrap Press, 1986.
83. Rybczynski, Witold. The Grow Home. May, 1990.
84. Sapolin, Donna. "Redeeming the City, Home by Home", Metropolitan Home. November, 1989.

85. Schwartz, David C. "Corporate Action on Affordable Housing." Business and Society Review. Spring, 1988.
86. Shabecoff, Alice. "Neighbourhood Housing: Development Initiatives," Journal of Housing. July/August, 1987.
87. Smith, Peter R. & Richards, Robert A. Memorandum on Implementation of the \$5 Million Revolving Fund Program. Peel Non-Profit Housing Corporation, June 28, 1988.
88. Social Planning and Research Council of Hamilton and District. A Study of Housing and Support Care for the Physically Disabled in Hamilton-Wentworth. Hamilton: SPRC, May, 1986.
89. Social Planning and Research Council of Hamilton and District. Guide for Family Budgeting in Hamilton-Wentworth, 1986. Hamilton: SPRC, December, 1986.
90. Surmanski, Janet. Landbanking: A Study of Examples and Options. Internal Report of the Municipal Non-Profit (Hamilton) Housing Corporation, 1988.
91. Statistics Canada. Special Tabulations - Occupied Private Households by Household Type, 1985 Household Income Size and Tenure. Ottawa: Census of Canada, 1986.
92. Statistics Canada. The Health and Activity Limitation Survey. Ottawa: Statistics Canada, 1988.
93. Toronto Home Builders Association. Affordable Home Ownership CHARETTE. Toronto, 1988.
94. Town of Ancaster. The Zoning By-Law of the Town of Ancaster. June, 1987.
95. Town of Dundas. Town of Dundas Zoning By-Law 3581-86. October, 1988.
96. Town of Flamborough. Draft Zoning By-Law for the Town of Flamborough. May, 1988.
97. Town of Glanbrook. Zoning By-Law #1078. Township of Glanford (now in the Township of Glanbrook). August, 1989.
98. Town of Glanbrook. Zoning By-Law #901. Township of Binbrook (now in the Township of Glanbrook). August, 1989.
99. Town of Newmarket. Town of Newmarket Affordable Housing Program. 1987.

**APPENDIX A:**

**TERMS OF REFERENCE FOR THE REGIONAL CHAIRMAN'S  
TASK FORCE ON AFFORDABLE HOUSING**



## TERMS OF REFERENCE FOR THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

### PURPOSE OF TASK FORCE

- A. To provide direction for Regional involvement in the provision of a full choice of affordable housing to meet the needs in Hamilton-Wentworth.
- B. To provide advice to Area Municipalities and the providers of private non-profit and co-operative housing on methods to maximize benefits of Federal and Provincial housing initiatives in Hamilton-Wentworth.
- C. To ensure that units are provided on a priority basis for those persons/organizations with the greatest need.
- D. To provide input and direction to staff investigating alternative Regional strategies to meet existing and future housing requirements.

### MEMBERSHIP

The Task Force will have representation from a variety of groups, agencies, organizations and citizens involved and interested in the provision of affordable housing. These may include:

- o Task Force Chairperson appointed by the Regional Chairman;
- o Existing suppliers and managers of assisted housing;
- o Social agencies dealing with clients that require specialized or low cost housing;
- o Local housing action, religious or other lobby groups;
- o The home building and development industry;
- o The real estate industry;
- o Healthy community advocates;
- o Consumers with special needs;
- o Labour organizations;
- o Academia;
- o Legal Community;
- o Local Political Representatives.

Task Force members will be selected by the Regional Chairman and the Task Force Chairperson based on consultation with representatives from interest areas such as those listed above.

### SCOPE

The Task Force will provide input and advice from a Regional perspective to address all elements that affect affordable housing including:

- a) Type and quantity of affordable housing required to meet existing and future demands in Hamilton-Wentworth;
- b) Specific housing issues in the Region that need to be addressed;
- c) Alternative methods of supplying affordable housing and protecting existing supply;
- d) Alternative roles for Regional Council to take in ensuring an adequate supply and delivery of affordable and/or assisted housing;
- e) Provision of specialized housing;
- f) Methods to coordinate the efforts of the various providers of assisted housing in the Region;
- g) Ways to improve the regulatory processes that affect the supply of land for the construction of affordable housing;
- h) Federal and Provincial housing initiatives which may affect the supply and cost of housing in Hamilton-Wentworth.

Examples of the type of issues that would be addressed by the Task Force include:

- o Should there be a Regional Municipal Non-Profit Housing Corporation?
- o Can we establish a consolidated waiting list for all assisted housing?
- o Should there be central Regional coordination of all applications for constructing assisted housing in the Region?
- o Can we increase the supply of land available for affordable and/or assisted housing?
- o Should the Region identify designated sites for potential assisted housing?
- o Should additional Regional and local tax dollars be allocated for acquiring land or contributing to the construction and operation of assisted housing?

### TECHNICAL SUPPORT

The Chairman's Task Force will be provided with technical support in the form of a Coordinator assigned by the C.A.O. from within the existing Regional staff complement. The Coordinator will work with the Task Force through the supervision of the C.A.O. The Social Planning and Research Council will provide assistance to complement the Regional staff contribution. Where appropriate, staff from other departments, the Area Municipalities, the Province and housing agencies will be requested to provide input for consideration by the Task Force.

The Coordinator, with assistance from other Regional staff, will provide technical support analyses and advice on housing issues and alternative actions raised by the Task Force.

### REPORTING

The Task Force will report through the Regional Chairman to Regional Council. Recommendations from the Task Force may cover the full spectrum of implementation including:

- o New policy initiatives;
- o Changes in administrative procedures;
- o Programs to promote community acceptance;
- o Efforts to lobby senior levels of government;
- o Suggestions for action by Area Municipalities and agencies involved in delivery of affordable housing;
- o Mechanisms for coordinating Regional, Area Municipal and private initiatives;

0  
0

New roles for Regional government;  
New Regional funding initiatives.

**APPENDIX B:**  
**NON CONSENSUS ITEMS**

## NON CONSENSUS ITEMS

### *A Speculation Tax*

Request the Provincial Government to introduce a Speculation Tax on real estate transactions (excluding principal residences and existing commercial and industrial uses), based on length of tenure (90% of capital gains if sold within a year of purchase, 75% if sold within 2 years, 50% within 3 years and 25% within 4 years) and designate monies generated through the Speculation Tax to a fund to be used to support affordable housing. A review of the impact of the Speculation Tax upon the housing market should occur every two years.



## INDEX OF SUBJECT AREAS TREATED IN THE REPORT

The following is a brief index of subjects treated in the recommendations in this Report. The index is subdivided according to 13 issue areas. Twelve of these issue areas were the focus of a series of Task Force discussion papers in the fall of 1990, and the last one, "The Regulatory Environment", reflects another major Task Force focus.

The numerical references are to recommendation numbers and to the pages on which the recommendations are found.

### The Definition of "Affordable Housing"

- 1.6 (p. 13)
- 1.7 (p. 14)
- 7.1 (p. 56)

### Implementing 25% Affordable Housing in New Development

- 5.8 (p. 49)
- 11.12 (p. 76)

### The Regional Role in Affordable Housing

This topic is the focus of most of the Report, so virtually all recommendations in Part A should be listed here. The recommended vehicle for much of the proposed new Regional role is described, however, in:

- 6.1 (p. 52)

### Residential Intensification

- 1.4 (p. 11)
- 1.5 (p. 12)
- 2.1 (p. 16)
- 2.4 (p. 18)
- 2.5 (p. 18)
- 2.6 (p. 18)
- 2.14 (p. 23)
- 3.3 (p. 26)
- 3.5 (p. 30)
- 3.6 (p. 31)
- 5.6 (p. 47)
- 8.3 (p. 57)
- 8.4 (p. 58)
- 11.9 (p. 72)

### The Rehabilitation and Protection of the Existing Stock

- 2.7 (p. 19)
- 2.8 (p. 20)

|     |         |
|-----|---------|
| 2.9 | (p. 21) |
| 3.4 | (p. 30) |
| 3.3 | (p. 26) |
| 8.5 | (p. 58) |
| 8.6 | (p. 59) |
| 9.2 | (p. 61) |
| 9.3 | (p. 62) |
| 9.4 | (p. 63) |

#### **Design Alternatives for Affordable Housing**

|     |         |
|-----|---------|
| 2.1 | (p. 16) |
| 2.2 | (p. 17) |
| 3.3 | (p. 26) |
| 3.7 | (p. 33) |
| 4.4 | (p. 39) |
| 4.5 | (p. 40) |
| 8.1 | (p. 57) |
| 8.2 | (p. 57) |

#### **Demonstration Project Ideas**

|      |         |
|------|---------|
| 4.1  | (p. 36) |
| 4.2  | (p. 38) |
| 4.3  | (p. 38) |
| 4.4  | (p. 39) |
| 4.5  | (p. 40) |
| 10.1 | (p. 66) |
| 10.2 | (p. 66) |

#### **Financing Ideas and Methods to Enable Affordable Housing**

|       |         |
|-------|---------|
| 3.6   | (p. 31) |
| 5.1   | (p. 41) |
| 5.6   | (p. 47) |
| 5.7   | (p. 49) |
| 5.9   | (p. 50) |
| 11.2  | (p. 68) |
| 11.3  | (p. 69) |
| 11.4  | (p. 70) |
| 11.5  | (p. 70) |
| 11.9  | (p. 72) |
| 11.10 | (p. 74) |
| 11.11 | (p. 75) |

#### **Ideas for Equity Options**

|     |         |
|-----|---------|
| 3.3 | (p. 26) |
| 3.6 | (p. 31) |
| 9.1 | (p. 60) |

### **Issues Related to Tenants and Tenant Participation**

|     |         |
|-----|---------|
| 2.6 | (p. 18) |
| 3.3 | (p. 26) |
| 3.8 | (p. 34) |
| 8.4 | (p. 58) |
| 9.5 | (p. 64) |
| 9.6 | (p. 64) |

### **Public Participation**

(Again, this is a theme that extends throughout the Report.)

|     |         |
|-----|---------|
| 1.8 | (p. 15) |
| 3.1 | (p. 24) |
| 3.2 | (p. 26) |
| 3.3 | (p. 26) |
| 3.6 | (p. 31) |

### **Accessing Land**

|      |         |
|------|---------|
| 3.7  | (p. 33) |
| 5.2  | (p. 42) |
| 5.3  | (p. 43) |
| 5.4  | (p. 44) |
| 5.5  | (p. 44) |
| 11.1 | (p. 67) |
| 11.6 | (p. 71) |
| 11.7 | (p. 71) |
| 11.8 | (p. 72) |

### **The Regulatory Environment**

|      |         |
|------|---------|
| 2.1  | (p. 16) |
| 2.2  | (p. 17) |
| 2.3  | (p. 17) |
| 2.4  | (p. 18) |
| 2.5  | (p. 18) |
| 2.6  | (p. 18) |
| 2.10 | (p. 21) |
| 2.11 | (p. 21) |
| 2.12 | (p. 22) |
| 2.13 | (p. 22) |
| 2.14 | (p. 23) |
| 8.1  | (p. 57) |
| 8.2  | (p. 57) |
| 8.3  | (p. 57) |
| 8.4  | (p. 58) |
| 8.7  | (p. 59) |
| 8.8  | (p. 59) |